

More choice, better care. **That's our Advantage.**

2023

# Easy Guide

CareOregon Advantage **Plus**  
(HMO-POS SNP)

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# Welcome

## We're glad to have you in the CareOregon Advantage Plus (COA) family

Much of the information in this guide is also in your **2023 Evidence of Coverage**. We've just highlighted the most important things you need to understand here.

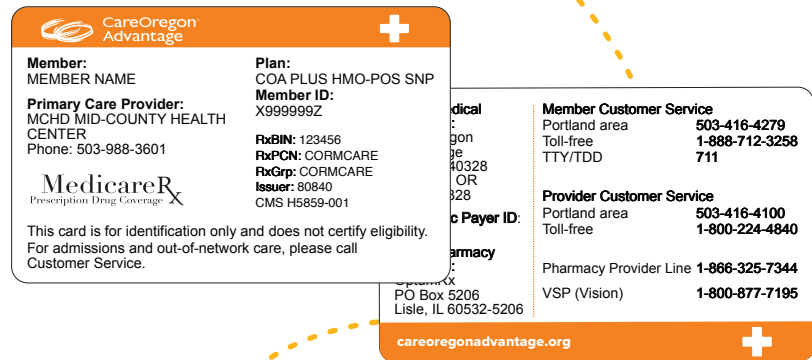
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## Let's get started. We're here for you at every step.

### Look for your Welcome Packet in the mail.

- ▶ It will have important information you need to use your CareOregon Advantage benefits, including your Member ID card.



### Activate your CareOregon Advantage CareCard.

- ▶ You'll get your card in a separate mailing.
- ▶ Be sure to activate your card as soon as you get it.



### Get to know us during your Welcome Call.

- ▶ Our Welcome & Wellness Team will call you within the first month after you join CareOregon Advantage Plus to welcome you and see if you have questions.
- ▶ During this call you will also be asked questions about your health and lifestyle to help you get the most out of your benefits.
- ▶ You can also complete this as a questionnaire in the mail.



## Learn more about all your benefits.

- ▶ If you want more details about your benefits, please look at the *Summary of Benefits and Evidence of Coverage* at [careoregonadvantage.org/materials](https://careoregonadvantage.org/materials)
- ▶ Remember, your membership includes Medicaid benefits. See page 9 for more information.



## Make an appointment with your primary care provider (PCP).

- ▶ As soon as you can, choose a PCP or medical home. If you already have one, make sure they accept CareOregon Advantage.
- ▶ Start earning rewards for completing healthy activities. See page 10 for details.

## Stay healthy at home.

- ▶ Get a wellness visit in your home from our partner, Signify Health.
- ▶ Order an at-home fitness kit included in your free Silver&Fit membership.
- ▶ Receive prescriptions in the mail through our mail-order pharmacy.
- ▶ Receive up to 90 hours of in-home support from Papa Pals.



## Help us give you the very best care.

- ▶ Be sure to participate in our one of our member experience surveys which may be over the phone or sent to you in the mail.
- ▶ One survey focuses on your overall experience and the other focuses on visits with your providers. Your answers are private and will help us improve our benefits and services.

## Benefit Checklist

Welcome to CareOregon Advantage! The following quick-start checklist will help you get the most of your health care benefits. Further information on all these benefits can be found throughout the Easy Guide.



### Activate your CareCard to pay for over-the-counter items, healthy foods, and dental services:

You can activate your CareCard in any of the following three ways:

- ▶ Create an online account at [mybenefitscenter.com](https://mybenefitscenter.com)
- ▶ Activate your card over the phone with the Interactive Voice Response (IVR) System at 833-684-8472
- ▶ Call CareOregon customer service to help you activate your card at 888-712-3258.



### Teladoc virtual urgent care:

Pre-register with Teladoc to save time when you don't feel well and want to be seen by a healthcare professional quickly. Download the Teladoc mobile app, visit the Teladoc website ([teladoc.com](https://teladoc.com)) or call 1-800-835-2362 (1-800-TELADOC).



### Papa Pals in-home support services:

To schedule a visit with your Papa Pal companion, call 1-855-485-8832 or visit the website at [papa.com](https://papa.com). Visits need to be scheduled 72 hours in advance.



### ConnectAmerica personal emergency response system:

To get your personal emergency response system (PERS), call 877-909-4601 to speak to a PERS agent, or visit their website at [connectamerica.com](https://connectamerica.com)



### **Silver & Fit gym membership and home fitness kit:**

- ▶ To enroll: Go to [silverandfit.com](https://silverandfit.com) and click “check eligibility.” Enter your personal information and submit.
- ▶ To receive a home fitness kit: Go to [silverandfit.com](https://silverandfit.com) to log into your account. From the dashboard screen, select “explore home kits.” Once a kit has been selected you must agree to the terms and conditions and confirm.
- ▶ To select a gym: Enter your search parameters in the “Fitness Center Network” search bar, then select your fitness center of choice, accept the terms and conditions, add to cart, and click “confirm” to complete registration.



### **Mail order pharmacy:**

You can get up to a 90-day supply of prescriptions delivered to your door through one of our mail order pharmacies. Use the pharmacy search tool at [careoregonadvantage.org/members/find-a-provider](https://careoregonadvantage.org/members/find-a-provider)

- ▶ Choose “pharmacy” in the Type of Provider drop-down menu
- ▶ Choose “mail-order” from the Pharmacy Type menu
- ▶ In the Location box, choose “any” in the state menu and select the “search” button to see a list of all the mail order pharmacies in the country

## What's covered at no cost to you with CareOregon Advantage Plus



### Prescription Drug Coverage

- ▶ CareOregon Advantage includes your Part D prescription drug coverage with no monthly premium. To find out if your prescriptions are covered, please visit [careoregonadvantage.org/druglist](https://careoregonadvantage.org/druglist) to view our approved drug list.
- ▶ Please note, there may be a small copay for some drugs covered under Medicare Part D. However, you can get maintenance drugs filled (up to a 90-day supply) for no copay. Ask your provider.
- ▶ You can have your prescriptions delivered to you with our mail-order option. Call Customer Service for details.



### NEW! CareOregon Advantage CareCard

Access three separate categories of benefits called “wallets” on a payment card for the following:

- ▶ Healthy foods and health-related over-the-counter (OTC) items
  - **\$1,580** per year (**\$395** per quarter) for health-related items and healthy foods at participating retailers like Walmart, Walgreens, Safeway, Fred Meyer, and Farmbox Rx
  - Choose from more than 90,000 eligible health-related items, including pain relief medication, vitamins and oral care, plus grocery items like meat and produce.
  - Get eligible items delivered to your home at no additional cost through Medline. For more information, look out for the flier, which will come in the same envelope as your CareOregon Advantage CareCard.
- ▶ Supplemental Dental Benefits
  - Your new CareCard is pre-loaded with **\$1,500** to be spent on dental services that Medicare or Medicaid don't cover or only partly cover.\* Your Medicaid dental plan is listed on your CCO Member ID card. Call them for help finding a dentist or scheduling a dental appointment.  
*\* cosmetic services are not covered*
- ▶ Rewards and Incentives
  - Earn up to **\$405** in rewards for completing qualifying healthy activities  
*See chart on page 10 for more details.*



### Vision Coverage

- ▶ Get a routine eye exam and basic lenses, including upgrades to progressive and high-index lenses, at no cost.
- ▶ Your vision benefit also includes either \$175 to put toward frames, or \$100 toward contact lenses, every 12 months.



### Gym Membership and Home Fitness Kit

- ▶ With the Silver&Fit Exercise and Healthy Aging Program, you'll have access to a gym membership at a participating fitness center near you that participates in the program.
- ▶ Stay active at home! Work out with a free fitness kit shipped to you, plus exercise videos. Learn more at [silverandfit.com](https://www.silverandfit.com) or call their customer service at 877-427-4788, TTY 711.



### Blood Pressure Monitoring Device

- ▶ If you have been diagnosed with hypertension and have had a medical visit for high blood pressure in the last 12 months, you are eligible to receive a free blood pressure monitoring device. Our partner Nations OTC will contact you with information on how to order your device.



### 24/7 virtual visits for non-emergency care

- ▶ Teladoc is your virtual care provider for urgent care. Physicians are available 24/7 by phone, video chat or through the app. Visit [teladoc.com](https://www.teladoc.com) to create an account. You can also reach member support 24/7 at 800-835-2362, TTY 711.



### Meal Delivery Program

- ▶ After you are discharged from an inpatient stay in a hospital, rehab or skilled nursing facility, you are eligible to receive up to four weeks of meals from Mom's Meals delivered to your home (maximum 56 meals, or two meals per day). Please call Customer Service for more information.





### Care Coordination

- ▶ With one call, our Care Coordinators can:
  - Learn about your needs and help you find the right solutions.
  - Make sure all your providers are talking to each other.
  - Help with additional services, including housing, food (SNAP) and transportation resources.
  - Get you the right supplies, including medication, diabetic supplies, wheelchairs, oxygen tanks and more.
- ▶ Call Customer Service to ask how you can get connected to our Care Coordination team.



### NEW! In-Home Support Services

- ▶ Get up to 90 hours of in-home visits per year with Papa Pals. Papa Pals can help support your needs by:
  - Helping you with visits to the grocery store or helping to prepare food
  - Helping you with technology like activating your CareCard, or setting up non-emergency medical transportation
  - Helping you with light household chores
  - Keeping you company



### NEW! 24/7 Personal Emergency Response System

- ▶ Receive an in-home monitoring unit provided by Connect America

## Your benefits under Medicaid

As a member of CareOregon Advantage, you are “dual-eligible” for both Medicare and Medicaid (Oregon Health Plan) benefits, and they can work together to meet your health needs. **Chapter 4** of your **Evidence of Coverage** lists CareOregon Advantage Plus benefits. The Benefits Chart shows what’s covered, any limitations or exclusions, and any costs for services.

Sometimes, Medicaid may cover benefits that Medicare doesn’t. These benefits may include:



Transportation options for help getting to and from health appointments and services



Dental care including annual exams, cleanings, dentures and more



Alternative care including services like acupuncture and chiropractic services not covered by Medicare



Hearing aid devices and batteries



Over-the-counter drugs prescribed by your provider



Incontinence supplies



Family planning services

Check with your Medicaid plan for more information about what benefits they cover. You can also call our Customer Service. We want to help you take advantage of all your benefits, for both Medicaid and Medicare, so please call us with any questions!

## Language interpretation services

If you do not speak English, have difficulty understanding English or need sign language interpretation, let your provider’s office know when you call to make your appointment. You can also call our Customer Service (503-416-4279 or toll-free 888-712-3258; TTY users call 711) for help. You have a legal right to interpretation, and the services are free.

## How to earn rewards on your CareOregon Advantage CareCard

### Getting rewards added to your card is easy

All you have to do is complete a healthy activity from the list below and we'll take care of the rest. You don't need to fill out any forms or call us. Your reward will typically be loaded to your **CareCard** about a month after you've completed the healthy activity. You can check your rewards balance at [mybenefitscenter.com](http://mybenefitscenter.com), by calling 833-684-8472, or by using the OTC Network app.



Healthy Activity	Who Qualifies	Reward
Complete an Annual Wellness Exam or equivalent visit with your provider.	All members	\$50
Complete a Health Risk Assessment by filling out a form on paper or online, or over the phone with a CareOregon Advantage Plus representative	All members	\$15
Get a flu shot at the pharmacy or from your provider	All members	\$25
Complete a colorectal cancer screening	Members with a provider's recommendation	\$50
Complete a bone density screening	Members with a provider's recommendation	\$25
Complete a mammogram	Members with a provider's recommendation	\$50
Complete a diabetic eye exam	Members with a diabetes diagnosis	\$15
Complete an A1c test	Members with a diabetes diagnosis	\$15
Complete a kidney function test (eGFR and uACR)	Members with a diabetes diagnosis	\$15
Talk to a pharmacist about your medications treating diabetes and/or hypertension	Members with a diabetes or hypertension diagnosis	\$60 (\$15 per quarter)
Talk to a pharmacist about your medications treating heart disease	Members with certain heart conditions	\$60 (\$15 per quarter)
Get a comprehensive medication review	Members enrolled into the Medication Therapy Management Program	\$25

## Where to get different kinds of care

### Can't decide where to get help? Call the FREE Nurse Advice Line.

If you don't know whether to see your primary care provider or go to urgent care or the ER, or if you need advice about a specific health issue, call our 24-hour Nurse Advice Line toll-free at 866-209-0905.



#### Primary Care Provider

Your primary care provider (PCP) is the provider you see first for routine visits and most health problems. Your PCP will refer you to other health care providers if necessary.



#### Urgent Care Facilities

Urgent care is for non-emergency situations requiring immediate medical care when your primary care provider's office is not available. You should always try to obtain urgently needed services from network providers. However, if this is not accessible, we will cover urgently-needed services from an out-of-network provider.



#### Virtual Urgent Care

Physicians are available 24/7 by phone, video chat or through the app. Use your phone, the app, or visit [teladoc.com](https://teladoc.com) to create an account. You can reach member support 24/7 at 800-835-2362, TTY 711.



#### Emergency Care

Emergency care is covered anywhere within the U.S. and its territories.



#### After-hours care for evenings, weekends and holidays

If you're sick or injured and need help, call your PCP's regular phone number, any time of day or night. The person who answers your call will either contact your doctor or a different doctor at the clinic or advise you on what to do.

## Contact us



### Phone

#### CareOregon Advantage Customer Service

Portland metro area: 503-416-4279

Toll-free: 888-712-3258, TTY 711

Hours:

8 a.m. to 8 p.m., seven days a week, October 1 to March 31

8 a.m. to 8 p.m., Monday through Friday, April 1 to September 30



### Online

Website: [careoregonadvantage.org](https://careoregonadvantage.org)



### Email

You can send us a secure email by using the form on our website. Go to [careoregonadvantage.org/contact-us](https://careoregonadvantage.org/contact-us)



### Secure Message

If you want to ask us questions directly, you can send us a secure message through our member portal at [careoregonadvantage.org/portal](https://careoregonadvantage.org/portal)



### Free Nurse Advice Line

Speak with a nurse, 24 hours a day, when you have questions about your health or how to get treated.

Toll-free: 866-209-0905

TTY: 711

**We're happy to hear from you whenever you have questions.**



## CareOregon Advantage Customer Service

Call: 503-416-4279 or toll-free 888-712-3258, TTY 711

### Hours of operation:

8 a.m. to 8 p.m. seven days a week, October 1 to March 31

8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30



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