he Ventura County Health Care Plan is a service oriented, County-sponsored Health Maintenance Organization (HMO) that offers an extensive range of benefits and low out-of-pocket expenses.

VCHCP is a practical, cost-effective Plan that provides quality health care for eligible members and their covered dependents. We provide:

- ◆ Comprehensive Benefit Package
- Low Copayments
- Local Administration
- **♦** Responsive Customer Service
- Affordable Premiums
- Convenient Access
- Recognized Primary Care Providers
- Board Certified Specialty Providers
- ◆ Nationwide Pharmacy Network
- Nationwide Transplant Centers of Excellence Network

# For Assistance:

Ventura County Health Care Plan • 2220 E. Gonzales Road Suite, 210-B, Oxnard, California 93036

Member Services • Monday - Friday, 8:30 a.m. to 4:30 p.m. • Phone: (805) 981-5050 FAX (805) 981-5051 • TDD to Voice: (800) 735-2929 • Voice to TDD: (800) 735-2922 www.vchealthcareplan.org

OptumHealth Behavioral Solutions (Life Strategies) (24-hour assistance) (800) 851-7407

Pharmacy Help (800) 233-8065 • www.express-scripts.com

Nurse Advice Line • (800) 334-9023

Directory of Providers: for your convenience the Plan's Provider Directory is updated quarterly on our website www.vchealthcareplan.org. For information regarding a particular provider, contact Member Services at (805) 981-5050.

# For Medical Emergencies:

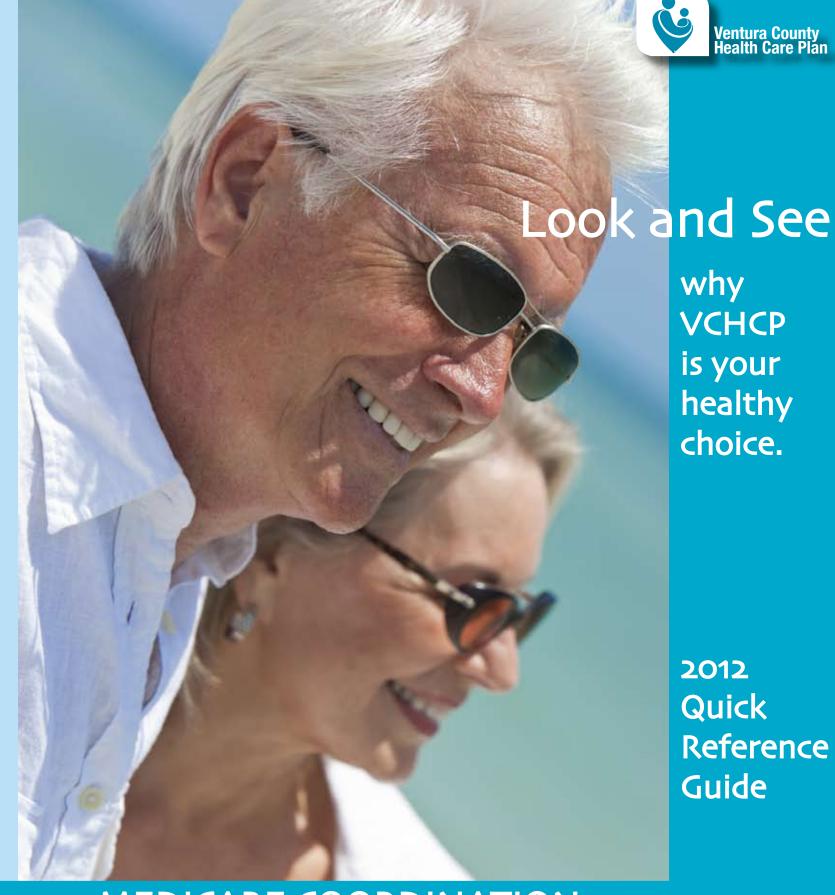
Call 911, or go to the nearest emergency room if you believe that an emergency medical condition exists.

Ventura County Medical Center • Emergency Room • 3291 Loma Vista Road • Ventura, CA 93003 (805) 652-6165 or (805) 652-6000

Santa Paula Hospital, a Campus of Ventura County Medical Center • 825 N Tenth Street • Santa Paula, CA 93060 • (805) 933-8632 or (805) 933-8600

Your Primary Care Physician is available 24 hours a day. (See ID card for phone number.)

Ventura County Health Care Plan 24-hour Medical Director access for emergency providers. (805) 981-5050 or (800) 600-8247



MEDICARE COORDINATION OF BENEFITS (COB) **PLAN** 

Updated December 30, 2011

Ventura County Health Care Plan

why

**VCHCP** 

is your

healthy

choice.

2012

Quick

Guide

Reference



# **Benefits Summary**

# **New for Plan Year 2012**

- Changes have been made to certain member copayment amounts such as Inpatient, Urgent Care, Office Visits, and a few others.
- The use of non-contracted Urgent Care facilities in Ventura County, the Plan's licensed service area, are not covered

# **Primary Care Physician Office Visits**

- 100% Coverage
- \$20 Copayment
- No Copayment for preventive health services
- No Copayment at VCMC System Providers
- Primary care by a network physician
- Large physician network with locations throughout
   Ventura County See VCHCP Provider Directory

# **Specialist Physician Office Visits**

- ◆ 100% Coverage
- ◆ \$30 Copayment
- No Copayment for preventive health services
- No Copayment at VCMC System Providers
- Referred by PCP

#### **Women's Health**

- No Copayment at VCMC System Providers
- \$20 Copayment at other contracted providers
- No Copayment for preventive health services
- ◆ Self-referral for OB/GYN Direct Access Services

#### **Pharmacy**

- ◆ 30-day retail supply; 90-day mail order supply
- ◆ Retail copays \$9 generic; \$30/\$45 Brand name prescription
- ◆ Mail Copays: \$20 generic; \$60/\$90 Brand name prescription
- ◆ Some OTC drugs are covered, check website
- Separate Copay for speciality drugs, including injectables, see Benefits Booklet (Evidence of Coverage, EOC)
- Prescriptions can be written by any licensed physician

#### **Outpatient Services / Outpatient Surgery**

- ◆ 100% Coverage
- Directed by PCP and approved by Plan
- Outpatient Services
- ▲ 100% coverage
- ▲ No Copayment at VCMC and Santa Paula Hospital
- Some services may have a Copayment at other contracted facilities
- ▲ Routine lab work and x-rays: no Copayment
- ◆ Imaging (MRI, CT, PET)
- ▲ No Copayment at VCMC and Santa Paula Hospital
- ▲ \$125 Copayment at other contracted facilities
- Renal Dialysis
- ▲ \$10 Copay per outpatient dialysis
- ▲ (Usual inpatient Copay applies with inpatient dialysis
- Genetic Testing 10% of cost to \$200 maximum
- Outpatient Surgery
- ▲ 100% coverage
- ▲ No Copayment at VCMC and Santa Paula Hospital
- ▲ \$250 Copayment at other contracted facilities when preauthorized

# **Hospital Inpatient Services**

- ◆ 100% Coverage
- ◆ No Deductible
- ◆ No Copayment at VCMC and Santa Paula Hospital
- Copayment of \$150 per day up to \$600 at other contracted facilities when preauthorized, see EOC for exceptions
- Inpatient care
- Directed by PCP and approved by Plan
- ◆ Bariatric Surgery: \$3,000 Copayment per case

#### **Emergency Care**

- Covers Emergency Services only
- \$75 Copayment at any facility
- Copayment waived if directly admitted to hospital
- Worldwide Coverage for emergency medical condition
- After stabilization of emergency medical condition, Plan approval required for additional services in an out-of-network facility
- ◆ Ambulance: \$50 Copay ground transport; \$200 air transport

#### **Other Services**

- ◆ Annual Eye Refraction Exam, up to \$50 reimbursement
- Chiropractic care, \$20 reimbursement per visit, maximum of 15 combined visits
- Acupuncture care, \$20 reimbursement per visit, maximum of 15 combined visits

#### **Urgent Care**

- ◆ \$20 Copayment at VCMC Urgent Care centers
- ◆ \$50 copay at non-VCMC Urgent Care centers
- Out-of-area coverage for Urgent Care
- Self-referral to a VCMC Urgent Care Provider or to any Urgent Care Facility
- Follow-up care must be with your Primary Care provider otherwise Plan authorization is required
- See Provider Directory for locations of in-network Urgent Care centers
- The use of non-contracted Urgent Care facilities in Ventura County, the Plan's licensed service area, are not covered

# **Skilled Nursing/Acute Rehab**

- ◆ 100% Coverage at network provider
- ◆ \$50 per day Copay, \$500 maximum
- ◆ Limited to 100 combined days per plan year
- Length of stay coverage limited to 60 days
- Directed by PCP and approved by Plan

# **Hospice Care**

- ◆ 100% coverage interdisciplinary team care: skilled nursing, bereavement services, PT, OT, etc. (See EOC)
- Prognosis of life expectancy of one year or less

#### **Home Health Service**

- ◆ 100% Coverage
- ◆ \$15 Copayment per visit
- ◆ 100 visits per Plan year

# **Durable Medical Equipment**

- ◆ 100% coverage
- ◆ 50% copay for replacement when medically necessary
- Directed by PCP and approved by Plan
- Replacement due to damage, loss or theft are the financial responsibility of the member

# Physical, Occupational and/or Speech Therapy

- ◆ 100% Coverage
- ◆ \$10 Copayment at VCMC and Santa Paula Hospital
- ◆ \$20 Copayment at Other Contracted Facilities
- ◆ Directed by PCP or orthopedic surgeon and approved by Plan
- Therapists available throughout Ventura County

# **BEHAVIORAL HEALTH SERVICES**

# Administered by OptumHealth Behavioral Solutions (Life Strategies)

# Outpatient Mental Health & Chemical Dependency/ Substance Abuse

- Through Plan's behavioral solutions program
- ◆ 100% Coverage
- ◆ \$20 Copayment per visit
- ◆ No Copayment for depression screening services
- Member calls behavioral solutions program for authorization and provider selection
- ◆ PCP referral not required

### **Inpatient Mental Health & Alcohol/Substance Abuse**

- Through Plan's behavioral solutions program
- Member calls behavioral solutions program for authorization and provider selection

# **Residential Alternative Treatment**

- Through Plan's behavioral solutions program
- Member calls behavioral solutions program for authorization and provider selection

This is a summary only. Your Employer's Group Agreement /
Evidence of Coverage should be consulted to determine
governing contractual provisions.

# Questions? Please Call:

(805) 981-5050 or (800) 600-8247

Mon - Fri: 8:30 a.m. to 4:30 p.m.

# **Ventura County Health Care Plan**



- Quality Health Care
- **♦ Convenient Access**
- **♦ Lowest Cost**
- **♦ Local Administration**

Visit our web site at: www.vchealthcareplan.org