

GHP OUT OF NETWORK COVERAGE GUIDELINES

OUT OF NETWORK MEDICAL SERVICES

GEMCare Health Plan (GHP) has created a group (**network**) of providers and places of service that will care for GHP members. If medical care is given outside that **network**, the member may be responsible for those charges. If there is a question about what is covered, the best place to look is in the *Evidence of Coverage* document or by calling GHP's Member Services department at 661-716-8800, 877-697-2464 or 888-833-9312 for the hearing impaired.

[Note: If a member has a medical emergency, needs urgent care, or if the out of network services were pre-approved by a primary care physician (PCP) or authorized specialist, GHP will cover the costs as noted in the *Evidence of Coverage*.]

EMERGENCY / URGENT CARE SITUATION:

Emergency: If you think you are having a medical emergency immediately contact 911 and go to the nearest emergency room. Members are covered worldwide for these services. Within 24 hours of the emergency visit, call your medical group to let them know about your emergency visit; also call GHP at our member service number listed above.

*A "medical emergency" is when **you reasonably believe that your health is in serious danger** – when every second counts. A medical emergency includes severe pain, a bad injury, a serious illness, or a medical condition that is quickly getting much worse.*

Urgent Care: If your provider's office is closed or your provider is unavailable, go to the nearest urgent care facility. Members are covered worldwide for these services. Within 24 hours of the visit, call your medical group to let them know about your visit; also call GHP at our member service number listed above.

*"Urgently needed care" is **when you need medical attention right away for an unforeseen illness or injury**, and it is not reasonable given the situation for you to not get medical care from your PCP or other plan providers. In these cases, your health is not in serious danger.*

Submitting Claims (bills) for emergency/urgent care:

You can submit claims (bills) to the following address:

GEMCare Health Plan
P.O. Box 752
Bakersfield, CA 93302

OUT OF NETWORK PHARMACY SERVICES

Prescriptions received by a **network** pharmacy are covered under the plan. Since GHP offers, through Pharmacy Technology, Inc. (PTI), a large **network** of pharmacies, finding a network pharmacy should not be a problem.

However, if there is an emergency, urgent situation, or unusual pharmaceutical situation, there are exceptions. For example: 1. prescriptions related to caring for a medical emergency or urgent care [in this situation, you may have to pay the full cost (rather than paying just your copayment) when you fill your prescription and you will receive reimbursement when you submit the claim (bill)]; 2. if the network pharmacy does not regularly stock a high cost or unique drugs); or 3. if you are getting a medically necessary vaccine that is not covered by Medicare Part B or receiving a covered drug administered in your doctor's office. Please call the member services department listed below prior to obtaining an "exception" prescription unless in an emergency situation at the number below:

Pharmacy/Pharmacist: For participating pharmacies, call 800-546-5677 or log onto www.pti-nps.com and register in NPS to search pharmacies and access other pharmacy options. You can always contact our Member Services at: 877-697-2464 / 888-833-9312 (TYT)

Submitting Claims (bills) for prescriptions:

You can submit claims (bills) to the following address:

PTI
Attn: Claims
P.O. Box 407
Omaha, NE 68010