

**Phau Ntawv Qhia Txog
Wisconsin
BadgerCare Plus* HMO Program**



***"BadgerCare Plus yog ib qho kev pab them nqi kho mob hauv Wisconsin uas peb muab kho tshiab lawm es kom muaj kev pab rau 98% ntawm cov pej xeeb hauv lub xeev no kom mus cuag tau kws kho mob thiab them taus tej nuj nqis kev kho mob ntawd. Qhov program no muaj kev pab rau coob tus me nyuam yaus thiab cov poj niam cev xeeb tub kom lawv mus cuag tau kws kho mob thiab them taus tej nuj nqis kho mob ntawd thiab."**

Yog koj muaj ib tug niam qhuav txiv qhuav sawv cev koj, thov pab muab cov ntawv no rau nws, log yog hu qhia rau nws tias cov ntaub ntawv tseem ceeb no tuaj txog lawm.

[English]

For help to translate or understand this document, please call 1-800-291-2002.

[Español]

Si necesita ayuda para traducir o entender este texto, por favor llame al teléfono 1-800-291-2002.

[Russian]

Если вам не всё понятно в этом документе, позвоните по телефону 1-800-291-2002.

[Hmong]

Yog koj xav tau kev pab txhais los yog qhia kom koj to taub daim ntawv no, hu rau 1-800-291-2002.

[Hearing Impaired]

For help to understand this document, please call TDD/TTY 1-800-291-2002.

Hauv qab no yog ob daig npav Wisconsin Forward Cards. Cov npav no yog ua rau cov neeg uas tau txais kev pab rau BadgerCare Plus.

Daim npav Forward Health card xim dawb yog daim BadgerCare Plus ID card tshiab. Daim npav tshiab no yog ua rau cov neeg ua tau txais kev pab tshiab los yog cov uas nws ua nws daim npav dub poob lawm los yog ploj lawm es nws thov dua daim tshiab.



Daim npav Forward card xim xiav tseem siv tau li qub thiab.



Sau Npe Nkag Rau HMO

Ib qho ntawm tej txiaj ntsim ntau yam ntawm BadgerCare Plus program yog qhov uas koj yuav muaj peev xwm sau npe nkag tau rau hauv ib lub koom haum kho mob Wisconsin BadgerCare Plus Health Maintenance Organization (HMO).

Tej tsev neeg uas muaj tej me nyuam uas tau txais kev pab kho mob los ntawm Wisconsin BadgerCare Plus program ces yog cov uas muaj npe nyob rau hauv ib lub koom haum kho mob HMO.

Feem coob ntawm tej tsev neeg ntawd yuav tsum tau sau npe nyob rau hauv ib lub koom haum kho mob HMO. Yog tias qhov chaws koj nyob muaj ob lub koom haum kho mob HMOs rov saud lawm, koj yuav xaiv tau tias koj yuav sau npe nyob rau lub twg. Daim ntawv nyob nrog cov ntawv no yuav qhia koj tias seb koj puas yuav tau xaiv ib lub HMO. Yog koj paub tsis meej tias ua koj puas yuav tau xaiv ib lub HMO no, koj hu rau tus **Enrollment Specialist rau 1-800-291-2002.**

Kev Pab Ntawm Lub HMO

Ib tus kws kho mob los yog ib lub chaw ua hauj lwm kho mob yuav pab koj txog koj tej kev kho mob kho nkeeg.

HMOs pab txog kev kho mob txhua lub sij hawm, 24 teev tauj ib hnub, 7 hnub tauj ib lub lim piam. Muaj qee lub HMOs tseem muaj kev kho mob txhua yam nyob rau tib qho chaw thiab.

BadgerCare Plus Plans

BadgerCare Plus muaj ob yam kev pab (plans), qhov *Standard Plan* thiab qhov *Benchmark Plan*.

- *Standard Plan* – Pab rau cov me nyuam yaus, niam thiab txiv, cov txheeb ze uas lees tu tej me nyuam ntawd (caretaker relatives), cov hluas uas loj hlob los ntawm cov tsev tu me nyuam ntsuag (foster care), thiab cov poj niam cev xeeb tub uas khwv tau nyiaj tsawg tshaj los yog npaum li 200% qhov kev txom nyem uas tsoom fwv teev tseg (Federal Poverty Level (FPL)). Nyob rau qhov Standard Plan no, yus yuav tsum tau them me ntsis nyiaj lub sij hawm yus mus cuag kws kho mob (copayments) thiab.
- *Benchmark Plan* – Pab rau cov me nyuam yaus thiab cov poj niam cev xeeb tub uas khwv tau nyiaj ntau tshaj 200% ntawm qhov kev txom nyem uas tsoom fwv teev tseg (above 200% of the FPL) thiab qee tus niam txiv uas nws ua hauj lwm rau nws tus kheej (self-employed), thiab lwm tus txheeb ze uas tu cov me nyuam yaus ntawd (pog yawg los yog niam tais yawm txiv, niam hlob txiv hlob/niam ntxawm txiv ntxawm los yog phauj thiab yawg laus, uas tu thiab saib xyuas cov me nyuam uas niam thiab txiv tsis nrog nyob). Nyob rau qhov Benchmark Plan no, yus yuav tsum tau them nyiaj raws hli (premium) thiab them me ntsis nyiaj lub sij hawm yus mus cuag kws kho mob (copayments) thiab.

Cov Kev Pab Kho Mob Uas BadgerCare Plus Pab Them

Standard Plan:

Nyob rau hauv qhov *Standard Plan* mas yuav tsum yog muaj mob tiag raws li nram qab no mas HMOs thiaj li yuav pab them tej kev kho mob ntawd. Tej yam kev kho mob uas HMO pab them muaj raws li nram qab no:

- Kev mus cuag yus tus kws kho mob thiab mus pw kho mob tom tsev kho mob (Doctor visits and hospital care)
- Kev kho qhov muag, nrog rau tsum qhov muag (Eye care, including glasses)
- Kev mus cuag kws kho mob tom tsev kho mob loj thiab kev kho tej yam mob ceev heev uas tos tsis taus mam mus cuag yus tus kws kho mob (Outpatient and emergency care)
- Kev mus kuaj thaum cev xeeb tub (Prenatal care)
- Tej yam khoom siv kho mob (Medical equipment)
- Kev kho txog kev xiam hlwb los yog kev nyuaj siab ntxov plawv (Mental health services)
- Kev kho pob ntseg, nrog rau tej khoom pab kom hnov lus zoo (Hearing services, including hearing aids)
- Kev pab kom txhob muaj me nyuam coob coob los yog thaum twg yus xav muaj me nyuam es maj cia muaj xwb (Family planning services)
- Kev pab tu ib ce los yog tu vaj tus tsev lub caij yus ua tsis taus lawm (Personal care services)
- Kev pab kom tes taw rov muaj zog (Physical and occupational therapy)
- Kev pab kho hniav nyob rau qee lub county (Dental care in certain counties)
- Kev txiav yeeb txiav tshuaj (dej caw thiab kev quav lwm yam tshuaj) (Substance abuse (alcohol and other drug abuse) services)
- Tej tshuaj pab kom yus txiav tau luam yeeb uas yus cia li mus yuav yus xwb los tau (Over-the-counter tobacco cessation products)
- Kev mus cuag kws pab kom txhob muaj teeb meem txog kev nyuaj siab ntxhov plawv los yog kev quav yeeb quav tshuaj rau cov poj niam cev xeeb tub uas tej zaum yuav muaj kev ntxhov siab ntau yam (Preventive mental health and substance abuse counseling for pregnant women at risk of depression)

Tom qab koj nkag rau ib lub koom haum kho mob HMO lawm, hu rau lub HMO ntawd kom lawv qhia koj seb koj yuav mus cuag tus kws kho mob twg es lawv thiaj kam pab them.

Benchmark Plan:

Nyob rau hauv qhov *Benchmark Plan* mas yuav tsum yog muaj mob tiag raws li nram qab no mas HMOs thiaj li yuav pab them tej kev kho mob ntawd. Tej yam kev kho mob uas HMO pab them muaj raws li nram qab no:

- Kev kuaj mob (Physician Services)
- Kev txhaj tshuaj tiv thaiv kab mob (Immunizations)
- Kev kuaj ntshav los yog kuaj lwm yam seb koj ho muaj mob dab tsi tiag (Laboratory Services)
- Kev kuaj ib ce seb yus puas noj qab nyob zoo (HealthCheck Screenings)
- Kev kuaj txog kev mob xiam hlwb los yog kev nyuaj siab ntxhov plawv thiab kev txiav yeeb txiav tshuaj (Mental Health and Substance Abuse Services)
- Kev kho hniav thiab kuaj tiv thaiv kom txhob mob hniav (Preventive and Basic Dental Services)

Tej yam kev pab uas peb **tsis kam them** nyob rau hauv qhov *Benchmark Plan* muaj raws li nram no, tab sis kuj tsis yog tag rau cov nram qab no xwb:

- Tej yam tsheb pab kom yus mus taus qhov ub qhov no thiab kev caij tsheb mus los (Specialized Medical Vehicles (SMV) and Common Carrier Transportation)
- Kev pab leg txhua yam rau koj (Case Management)
- Kev pab cheem thiab daws teeb meeb (Crisis Intervention)
- Kev nrhiav lwm leej lwm tus neeg hauv zej zog pab txhawb dag txhawb zog rau koj (Community Support Program Services)
- Kev pab los ntawm lwm pab pawg neeg hauv zej zog (Community Care Support Services)
- Kev ntiav kws tu mob tuaj pab tu yus tus kheej (Private Duty Nursing)
- Kev pab yus tu cev los yog tu vaj tu tsev lub caij yus ua tsis taus lawm (Personal Care)
- Kev mus ntsib kws tshuaj tom tej tsev pab txog kev xiam hlwb, kev nyuaj siab ntxhov plawv, los yog kev txiav yeeb txiav tshuaj, nyob rau hauv tej tsev los yog chaw pab cuam rau cov neeg uas muaj teb teeb meem li hais no (Outpatient Mental Health and Substance Abuse Services in the Home and the Community for Adults)

Muaj qee yam kev pab nyob rau hauv *Benchmark Plan* mas peb tsuas pab tau me ntsis xwb.

Tom qab koj nkag rau ib lub koom haum kho mob HMO lawm, koj yuav tau hu rau lub HMO ntawd kom lawv qhia koj seb koj yuav mus nrhiav teb pab nyob rau qhov twg thiab koj tej kev pab ntawd lawv ho pab tau npaum li cas xwb.

Koj yuav xaiv koj lub HMO li cas?

Lub HMO uas koj tej kws kho mob kam txais ces thiaj yog koj lub! Tej zaum tag nrho koj cov kws kho mob yuav tsis nyob rau ib lub HMO nkaus xwb. Yog thaum zoo li ntawd mas koj yuav tau txiav txim siab hais tias tus kws kho mob twg yog tus tseem ceeb tshaj rau koj vim koj kuj nkag tsis tau tshaj ib lub HMO thiab.

Tej zaum koj cov kws kho mob yuav yog tag nrho cov nram qab no:

- Tus kws kho mob uas koj niaj zaum mus cuag (Primary care provider)
- Tus kws kho mob uas koj mus cuag rau qee yam mob nkaus xwb (Specialty doctor)
- Tus kws kho txog kev xiam hlwb los yog kev nyuaj siab ntxhov plawv (Mental health provider)
- Tsev kho mob loj (Hospital)

Lwm yam uas koj yuav tau muab coj los xav kom thoob:

- Seb koj tus kws kho mob, lub chaw kho mob, los yog cov kws kho lwm yam mob uas nyob rau koj lub HMO ntawd cov caij nyoog ua hauj lwm ho zoo li cas?
- Ua lawv puas muaj qhib ua hauj lwm rau yam lig zog thaum yuav tsaus ntuj thiab?
- Koj puas muaj lwm yam ntawv them nqi kho mob (other health insurance)? Peb xav kom koj mus cuag cov kws kho mob uas txais lwm yam ntawv them nqi kho mob (other health insurance) thiab koj lub HMO tib si.

Hu Tuaj Nug!



Yog koj xav tau kev pab? Hu rau tus **Enrollment Specialist rau 1-800-291-2002!** Tus Enrollment Specialist yuav pab koj tau raws li nram no:

- Tshawb xyuas seb koj tus kws kho mob, lub tsev kho mob loj, los yog lub chaw kho mob puas nyob rau ib lub HMO, yog nyob no, ua nyob rau lub twg.
- Pab koj xaiv ib lub HMO yog koj hu mus nrog tham, log yog pab koj sau daim ntawv HMO Enrollment Choice form uas koj mas li muab xa mus.
- Teb koj tej lus nug thiab qhia koj hais tias HMO ua hauj lwm zoo li cas.

Yuav ua cas es koj thiab yuav nkag tau rau HMO

- Koj yuav tsum tau sau npe rau daim ntawv Enrollment Choice Form uas muaj nyob nrog cov ntawv no.
- Koj yuav tsum tau hu rau tus **Enrollment Specialist rau 1-800-291-2002** thiab hais qhia rau nws tias koj xaiv lub HMO twg.
- Koj mus ntsib kiag tus Enrollment Specialist kom tim ntsej tim muag los tau. Hu rau **1-800-291-2002** yog koj xav paub ntau tshaj nov.

Tom qab kuv nkag rau ib lub HMO lawm, kuv ho yuav tau txais dab tsi thiab?

Koj yuav tau txais ib co ntaub ntawv txais tos thiab qhia koj kom ntau tshaj qhov no thiab. Cov ntaub ntawv txais tos koj no yuav muaj cov kws kho mob, tsev kho mob loj, thiab tej chaw ua hauj lwm kho mob uas lawv nyob rau hauv koj qhov health plan. Nws kuj yuav qhia rau koj txog tej kev pab uas koj lub HMO muaj. Thaum koj sau npe nkag rau ib lub HMO twg lawm, koj yuav tsum hu rau lub HMO ntawd kom koj paub tej xwm txheej tseem ceeb nram qab no:

- Nug seb koj lub HMO muaj kev pab dab tsi.
- Nug seb koj yuav mus ntsib tau tus kws kho mob twg los yog lub chaw ua hauj lwm kho mob twg.
- Xaiv los yog hloov tus kws kho mob uas koj los yog koj tsev neeg niaj zaum mus ntsib (primary care provider).

Yog koj tsis txaus siab rau tej kev pab koj tau txais, cov kws kho mob, tsev kho mob loj, los yog chaw ua hauj lwm kho mob uas koj lub HMO muaj rau koj, koj hu rau tus **Enrollment Specialist rau 1-800-291-2002**. Tus Enrollment Specialist yuav pab qhia tau rau koj hais tias koj yuav tsum tau ua li cas ntxiv mus.

Yuav ua li cas yog koj tsis nco qab xaiv ib lub HMO lawm?



Yog koj tsis xaiv ib lub HMO, tej zaum peb yuav xaiv ib lub rau koj. Koj yuav tau txais ib tsab ntawv qhia koj hais tias peb xaiv lub HMO twg rau koj thiab koj tsev neeg lawm. Koj yuav tsum hu rau tus **Enrollment Specialist rau 1-800-291-2002** kom sai li sai tau yog koj xav pauv mus nyob rau lwm lub HMO.

Kuv yuav ua li cas yog kuv tsis txaus siab rau kuv lub HMO?

Yog koj tsis txaus siab rau koj lub HMO, koj muaj cuab kav hloov tau thaum thawj thawj peb lub hlis tom qab uas koj nkag rau li HMO ntawd lawm. Thawj peb lub hlis thaum koj nyuam qhuav nkag kiag ntawd hu ua “open enrollment.”

Tom qab uas koj qhov open enrollment tag lawm, ces koj yuav hloov tsis tau koj lub HMO rau 9 lub hlis nkaus. Lub sij hawm ntawd, lawv hu ua “lock-in” period. Koj yuav tau txais ib tsab ntawv qhia koj hais tias thaum twg koj qhov “lock-in” period mas li tag. Thaum koj qhov “lock-in” period ntawd tag lawm mas koj thiaj yuav hloov tau mus nyob lwm lub HMO yog tias muaj cov HMO uas tseem kam txais koj.

Tus Enrollment Specialist yuav pab koj tau raws li nram no:

- Txiaiv txim siab tias puas tsim nyog koj yuav hloov koj lub HMO.
- Hloov koj lub HMO rau koj thaum koj hu xov tooj mus rau nws.
- Ncua sij hawm nkag rau koj kom koj muaj sij hawm xav seb koj nyiam lub HMO twg, los yog pab koj thov kev tso cai kom txhob tau nkag rau ib lub HMO twg thaum koj npaj tsis tau txhij tias koj yuav nkag rau lub twg, yog tias koj muaj tej yam dab tsi uas lawv yuav zam tau rau koj.

Koj Muaj Cai!

Yog koj nyob rau ib lub HMO hauv Wisconsin, koj muaj cov cai tseem ceeb raws li nram no:

- Koj muaj cai nug kom paub txog koj lub HMO thiab seb nws ua hauj lwm li cas.
- Koj muaj cai nug txog tej yam koj tsis paub thiab muaj cai tsis txaus siab rau tej yam ua koj tsis nyiam los yog tsis txaus siab (complaints and grievances).
- Koj muaj cai tau txais kev ncaj ncees (fair treatment) .

Kev Pab Rau Cov Neeg Xiam Hoob Khab (Disabilities)

Cov neeg xiam hoob khab uas nws pab tsis tau nws tus kheej muaj cai tau txais kev pab tib yam nkaus thiab. Cov kws kho mob nyob rau koj lub HMO yuav tsum muaj kev pab rau cov neeg xiam hoob khab uas pab tsis tau nws tus kheej ntawd. Tsab cai The Americans with Disabilities Act (ADA) yeej teev muaj txoj cai no rau cov neeg xiam hoob khab. Qhov no ntaus nqis hais tias kws kho mob lub chaw ua hauj lwm los yog tsev kho mob yuav tsum muaj chaw nkag thiab tawm kom yooj yim rau tej neeg xiam hoob khab ua caij laub xwb kom mus los yooj yim.

Kev Pab Rau Cov Neeg Lag Ntseg Los Yog Hnov Lus Tsis Zoo (Deaf or Hard of Hearing)

Cov kws kho mob hauv koj lub HMO yuav tsum muaj kev txhais lus piav tes pub rau cov neeg lag ntseg los yog hnov lus tsis zoo.

Kev Pab Rau Cov Neeg Uas Hais Lwm Yam Lus (Different Languages)

Cov kws kho mob hauv koj lub HMO yuav tsum muaj kev pab txhais lus rau cov neeg uas tsis paub li Mis Kas zoo.

Kev Pab Rau Cov Neeg Dig Muag Los Yog Pom Kev Tsis Zoo (Blind or Visually Impaired)

Yog tias koj yog ib tug neeg dig muag los yog pom kev tsis zoo, koj yuav tau txais ib phau ntawv uas siv cov ntawv uas siv tes xuas (Braille), los yog ib daim kas xev hais lus qhia txog koj lub HMO.

Muaj Qee Yam Uas Koj Yuav Tsum Tau Ua

Yuav kom koj tau txais kev pab kho mob zoo tshaj plaws mas koj yuav tsum tau ua raws li nram qab no:

- Qhia koj cov kws kho mob thiab cov kws tu mob ntawd hais tias koj pab qhov twg.
- Mus cuag kws kho mob lub sij hawm koj muaj mob.
- Noj koj cov tshuaj raws li kws tshuaj qhia thiab ua raws li kws kho mob hais.
- Ua raws li HMO tej cai hais txog kev kho mob.
- Mus cuag kws kho mob raws li tej sij hawm koj teem tseg.
- Thaum koj xav paub tej yam uas koj tsis paub, koj yuav tau nug koj tus kws kho mob, HMO, los yog tus pab koj nrhiav kev kho mob (care coordinator).
- Qhia rau koj lub HMO hais tias koj xav li cas es lawv thiaj li paub pab koj nrhiav tej yam kev kho mob kom zoo tshaj plaws rau koj.

Yog Koj Muaj Teeb Meem Los Yog Lus Nug

Yog koj muaj lub nug los yog teeb meem txog koj tus kws kho mob, koj tej kev kho mov, los yog koj lub HMO, peb xav kom koj paub tias koj yuav ua tau li cas.

Muaj cov neeg uas yuav pab kom koj tau txais tej kev pab kho mob uas koj xav tau. Nws kuj muaj ntau txoj hauv kev uas yuav los daws tau koj tej teeb meem los yog teb tau koj tej lus nug. Nram qab no yog kev piv txwv txog teeb meem los yog lus nug:

- Lawv tsis kam kho koj lub sij hawm koj muaj mob.
- Koj teem tsis tau caij mus ntsib kws kho mob?
- Koj mus ntsib tsis tau tus kws kho mob los yog tus kws kho qee yam mob uas koj xav ntsib?
- Koj nrhiav tsis tau tej tus neeg ua hais kom yam lus?
- Koj tsis txaus siab rau koj cov kws kho mob tus moj yam (attitude)?
- Koj tsis tau txais kev pab thaum koj hu rau koj lub HMO tus xov tooj 800?
- Lawv tsis kam pab kho tej yam mob koj yeej muaj tiag los yog tsis kam muab tej yam khoom kho mob uas koj xav tau.
- Tau txais tej daim ntawv tsib nqi rau tej yam nqi uas tsim nyog yog koj lub HMO yuav tsum them.

Yog tias koj muaj tej lus nug no log yog koj muaj teb teeb meem zoo li no, koj muaj cuab kav yuav tsim kho kom txhua yam zoo tshaj qhov qub thiab.

Yuav Hu Leej Twg Kom Pab Koj

- Hu rau koj lub HMO thiab kom lawv muab koj nrog tus Member Advocate tham.
- Hu rau BadgerCare Plus Ombudsman rau 1-800-760-0001.
- Hu rau tus **Enrollment Specialist** rau **1-800-291-2002**.

