

Summary of Benefits

iCare Family Care Partnership (HMO D-SNP)

This is a Fully Integrated Dual Eligible (FIDE) Special Needs Plan.

Wisconsin
Eastern and South Central Wisconsin

Our service area includes the following county/counties in Wisconsin: Adams, Columbia, Dane, Dodge, Green Lake, Jefferson, Kenosha, Marquette, Milwaukee, Racine, Rock, Sauk, Waushara.

iCare’s Family Care Partnership (FCP) Fully Integrated Dual Eligible (FIDE) SNP | 2025 Summary of Benefits

Introduction

This document is a brief summary of the benefits and services covered by iCare Family Care Partnership. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of iCare Family Care Partnership. Key terms and their definitions appear in alphabetical order in the last chapter of the Evidence of Coverage.

Table of Contents

- A. Disclaimers.....3
- B. Frequently asked questions (FAQ) 4
- C. List of covered services 7
- D. Benefits covered outside of iCare Family Care Partnership 17
- E. Services that iCare Family Care Partnership, Medicare, and Medicaid do not cover 17
- F. Your rights as a member of the plan 20
- G. How to file a complaint or appeal a denied service..... 21
- H. What to do if you suspect fraud 22



A. Disclaimers



This is a summary of health services covered by *iCare* Family Care Partnership for 2025. This is only a summary. Please read the Evidence of Coverage for the full list of benefits. To get a complete list of services we cover, see our Evidence of Coverage (EOC) at www.icarehealthplan.org. Or if you would like to receive a copy of the EOC by mail, call us.

❖ ***iCare* Family Care Partnership**

This booklet is a summary of drug and health services covered by *iCare* Family Care Partnership from January 1, 2025 through December 31, 2025. It's a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, see our Evidence of Coverage (EOC) at www.icarehealthplan.org. Or if you would like to receive a copy of the EOC by mail, call us.

❖ **ABOUT THIS PLAN**

This plan is offered by Independent Care Health Plan (*iCare*), a wholly-owned subsidiary of Humana. This is a Medicare Advantage Health Maintenance Organization (HMO) that contracts with the Centers for Medicare & Medicaid Services (Medicare contract) and the Wisconsin Department of Health Services (contract with the State Medicaid program). Enrollment in *iCare* Family Care Partnership depends on *iCare*'s contract renewal.

An HMO is a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. *iCare* Family Care Partnership is a Dual Eligible Special Needs Plan (D-SNP) designed for people who meet specific enrollment criteria.

If you are not already a member, to find out if you are eligible to join contact an Aging and Disability Resource Center (ADRC) for your county. You can find a list of the ADRCs and their phone numbers at the end of this booklet. Please remember you must contact the ADRC in your county to enroll. That is the only way to enroll in the *iCare* Family Care Partnership Program.

You can get this document for free in other formats such as braille, large print or audio. This document may be available in your requested language. For additional information call Customer Care at 1-800-777-4376 (TTY: 711) 24 hours a day, 7 days a week. Customer Care has free language interpreter services available for non-English speakers.

- ❖ For more information about Medicare, you can read the Medicare & You handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- ❖ For more information about Family Care Partnership, you can check the State of Wisconsin Department of Health Services website www.dhs.wisconsin.gov/familycare/fcp-index.htm or contact ForwardHealth Member Services at 800-362-3002, TTY: 711 (Wisconsin Relay)
- ❖ You can get this document for free in other formats, such as large print, braille, or audio. Call 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week. The call is free.
- ❖ We want to ensure that you receive your communications from *iCare* in the format that best suits your needs. If you prefer to receive your written communications in an alternate format such as braille, large font, or audio, please contact Customer Care, 1-800-777-4376 or 1-800-947-3529 (TTY). Once we receive your request, all future communications will be provided in your chosen format. If you wish to stop receiving communications in your selected format, please contact Customer Care, 1-800-777-4376 or 1-800-947-3529 (TTY).



If you have questions, please call *iCare* Family Care Partnership at 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week. The call is free. For more information, visit www.icarehealthplan.org.

- ❖ Additionally, if you need written materials translated into a different language, please contact Customer Care at 1-800-777-4376 or 1-800-947-3529 (TTY).

B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently Asked Questions	Answers
<p>What is <i>iCare</i>'s Family Care Partnership (FCP) Fully Integrated Dual Eligible (FIDE) SNP?</p>	<p>This plan is a Medicare Advantage Health Maintenance Organization (HMO) that contracts with the Centers for Medicare & Medicaid Services (Medicare contract) and the Wisconsin Department of Health Services (contract with the State Medicaid program). Enrollment in <i>iCare</i> Family Care Partnership (FCP) depends on <i>iCare</i> Family Care Partnership's contract renewal. An HMO is a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. <i>iCare</i> Family Care Partnership is a Dual Eligible Special Needs Plan (D-SNP) designed for people who meet specific enrollment criteria. The service area for this plan includes Adams, Columbia, Dane, Dodge, Green Lake, Jefferson, Kenosha, Marquette, Milwaukee, Racine, Rock, Sauk, and Waushara, Wisconsin. You must live in one of these areas to join the plan.</p> <p>Family Care Partnership is a fully integrated Medicare and Medicaid health and long-term care program for frail elderly and adults 18 years and older with physical or developmental disabilities. Members receive all Medicaid and Medicare benefits through the Partnership model of care. Because you are a member of this Partnership program, your Medicare deductible and co-insurance amounts are paid on your behalf. You have no copays for prescription drugs. We work with you and your family to give the kind of care you need and want. We want you to stay independent and will encourage you to do as much for yourself as possible. We help you to make informed health choices. Your health care is planned with you and your family or significant others by a special group of people working with you. An Interdisciplinary Team works with you to identify your goals (outcomes) and develops a care plan to support the achievement of these outcomes.</p> <p>As a member of <i>iCare</i> Family Care Partnership, you may be responsible for a monthly cost share. This amount is determined by your county and must be paid to keep your eligibility for Medicaid. <i>iCare</i> Family Care Partnership will bill you for the cost share each month. The federal government refers to this as the "post-eligibility treatment of income." If you are living in an adult family home, community-based residential facility, or residential care apartment complex you must also pay for room and board. <i>iCare</i> Family Care Partnership will also bill you for room and board each month. Providers may not bill you for covered benefits that were authorized by <i>iCare</i> Family Care Partnership and received while you were enrolled in our plan. Providers may bill you for non-covered services that you have agreed to pay.</p>



If you have questions, please call *iCare* Family Care Partnership at 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week. The call is free. For more information, visit www.icarehealthplan.org.

Frequently Asked Questions	Answers
<p>Will I get the same Medicare and Medicaid benefits in <i>iCare</i> Family Care Partnership that I get now?</p>	<p>You will get most of your covered Medicare and Medicaid benefits directly from <i>iCare</i> Family Care Partnership. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor and care team assessment. You may also get other benefits outside of your health plan the same way you do now.</p> <p>When you enroll in <i>iCare</i> Family Care Partnership, you and your care team will work together to develop a care plan to address your health and support needs, reflecting your personal preferences and goals.</p> <p>If you are taking any Medicare Part D prescription drugs that <i>iCare</i> Family Care Partnership does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for <i>iCare</i> Family Care Partnership to cover your drug if medically necessary. For more information, call your care team at 1-800-777-4376 (TTY: 711).</p>
<p>Can I go to the same doctors I use now?</p>	<p>This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with <i>iCare</i> Family Care Partnership and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none"> • Providers with an agreement with us are “in-network.” Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in <i>iCare</i> Family Care Partnership’s network. If you use providers or pharmacies that are not in our network, the plan may not pay for these services or drugs. • If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of <i>iCare</i> Family Care Partnership’s plan. • Review the Provider/Pharmacy Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor. Review the Provider/Pharmacy Directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions. <p>If you are currently under treatment with a provider that is out of <i>iCare</i> Family Care Partnership’s network or have an established relationship with a provider that is out of <i>iCare</i> Family Care Partnership’s network, call your care team to check about staying connected.</p> <p>To find out if your providers are in the plan’s network, call your care team at 1-800-777-4376 (TTY: 711) or review <i>iCare</i> Family Care Partnership’s Provider and Pharmacy Directory at https://www.icarehealthplan.org/Find-a-Provider.htm.</p> <p>If <i>iCare</i> Family Care Partnership is new for you, we will work with you to develop a care plan to address your needs.</p>
<p>What is an <i>iCare</i> Family Care Partnership care team?</p>	<p>The <i>iCare</i> Family Care Partnership care team are the professionals, friends, and family you decide will help you get the services you need. Each member is assigned a care manager, registered nurse, and nurse practitioner.</p>



Frequently Asked Questions	Answers
<p>What are Long-term Services and Supports (LTSS)?</p>	<p>Long-term Services and Supports are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community. In some cases, another agency may provide these services, and your care team will work with that agency. If you need a nursing home or are hospitalized, we can provide care management during those stays and also assist with arranging services in preparation for discharge.</p>
<p>What happens if I need a service but no one in iCare Family Care Partnership's network can provide it?</p>	<p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, iCare Family Care Partnership will pay for the cost of an out-of-network provider.</p>
<p>Where is iCare Family Care Partnership available?</p>	<p>The service area for this plan includes Adams, Columbia, Dane, Dodge, Green Lake, Jefferson, Kenosha, Marquette, Milwaukee, Racine, Rock, Sauk, and Waushara, Wisconsin. You must live in one of these areas to join the plan.</p> <p>Call Customer Care at 1-800-777-4376 (TTY: 711) for more information about whether the plan is available where you live.</p>
<p>What is prior authorization?</p>	<p>Prior authorization means an approval from iCare Family Care Partnership to seek services outside of our network or to get services not routinely covered by our network before you get the services. iCare Family Care Partnership may not cover the service, procedure, item, or drug if you don't get prior authorization.</p> <p>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first. iCare Family Care Partnership can provide you or your provider with a list of services or procedures that require you to get prior authorization from iCare Family Care Partnership before the service is provided.</p> <p>Refer to Chapter 3, of the Evidence of Coverage to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the Evidence of Coverage, Medical Benefits Chart indicated by a footnote, to learn which services may require a prior authorization.</p> <p>If you have questions about whether prior authorization may be required for specific services, procedures, items, or drugs, call your care team at 1-800-777-4376 (TTY: 711) for help.</p>
<p>What is a referral?</p>	<p>A referral means that your primary care provider (PCP) must give you approval to go to someone that is not your PCP. A referral is different than a prior authorization. If you don't get a referral from your PCP, iCare Family Care Partnership may not cover the services. iCare Family Care Partnership can provide you with a list of services that require you to get a referral from your PCP before the service is provided.</p> <p>Refer to the Evidence of Coverage, Chapter 3, section 2.2, to learn more about when you will need to get a referral from your PCP.</p>
<p>Do I pay a monthly amount (also called a premium) under iCare Family Care Partnership?</p>	<p>No. Because you have Medicaid you will not pay any monthly premiums for your health coverage. However, you must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medicaid or another third party.</p>



Frequently Asked Questions	Answers
Do I pay a deductible as a member of <i>iCare</i> Family Care Partnership?	No. You do not pay deductibles in <i>iCare</i> Family Care Partnership.
What is the maximum out-of-pocket amount that I will pay for medical services as a member of <i>iCare</i> Family Care Partnership?	There is no cost sharing for medical services in <i>iCare</i> Family Care Partnership, so your annual out-of-pocket costs will be \$0.

C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Inpatient hospital stay	\$0	Because you have Medicaid, you are covered for an unlimited number of days each benefit period. Prior Authorization may be required. Except in an emergency, you must receive doctor approval before admission. Contact your care team for details.
	Outpatient hospital services including diagnostic colonoscopy, diagnostic mammography, and surgery services	\$0	Contact your care team for details.
	Ambulatory surgical center (ASC) services including diagnostic colonoscopy and surgery services	\$0	Contact your care team for details.
	Doctor or specialists	\$0	A referral is not required to see a specialist except for second and all additional opinions. Prior Authorization may be required for specialist visits. Contact your care team for details.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor	Visits to treat an injury or illness	\$0	Contact your care team for more details.
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	Contact your care team for more details.
	Wellness visits, such as a physical	\$0	Contact your care team for more details.
	“Welcome to Medicare” (preventive visit one time only)	\$0	Contact your care team for more details.
You need emergency care	Emergency room services	\$0	<p>Emergency care is not covered outside of the United States and its territories.</p> <p>Emergency services are provided out of network and without Prior Authorization requirements. Contact your care team after receiving emergency care.</p>
	Urgent care	\$0	<p>Urgently needed services are immediate care, not emergency care. Urgently needed services are not covered outside of the United States and its territories.</p> <p>Urgently needed services are provided out of network and without Prior Authorization requirements. Contact your care team after receiving urgently needed services.</p>
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	Prior Authorization may be required. Contact your care team for details.
	Lab tests and diagnostic procedures, such as blood work	\$0	Prior Authorization may be required. Contact your care team for details.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hearing/auditory services	Hearing screenings	\$0	If ordered by a physician as a diagnostic test, some hearing screenings are covered by the plan. Contact your care team for details. Hearing Non-Medicare Covered-Supplemental benefit: <ul style="list-style-type: none"> • Routine hearing exams up to 1 every year. • Follow-up provider visits up to unlimited per year.
	Hearing aids	\$0	<ul style="list-style-type: none"> • Advanced level hearing aid up to 1 per ear every 3 years. • Note: Includes 80 batteries per aid and 3-year warranty. • Unlimited follow-up provider visits during first year following TruHearing hearing aid purchase. • You must see a TruHearing provider to use this benefit. Call 1-844-255-7144 to schedule an appointment (for TTY, dial 711).
You need dental care (continued on the next page)	Dental services	\$0	Because you have Medicaid, many dental services including preventive dental services are covered. To view Medicaid dental benefits and providers, please visit: https://www.dhs.wisconsin.gov/oral-health/find-dental-care.htm . Dental Non-Medicare Covered-Supplemental benefit: Preventive Dental Care <ul style="list-style-type: none"> • Oral Exams: Up to three (3) per calendar year, includes emergency diagnostic exam up to one (1) per year, and periodic oral exam up to two (2) per year • Prophylaxis (Cleaning): Up to six (6) per calendar year, includes periodontal maintenance up to four (4) per year and prophylaxis (cleaning) up to two (2) per year • Fluoride Treatment: Up to two (2) per calendar year • Dental X-rays: Includes bitewing x-rays and intraoral x-rays up to one (1) set(s) per year, and panoramic film or diagnostic x-rays up to one (1) every 5 years



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need dental care (continued)</p>	<p>Dental services</p>	<p>\$0</p>	<p>Comprehensive Dental Care</p> <ul style="list-style-type: none"> • Prior Authorization may be required. Contact your care team for details. • Non-routine Services: Includes emergency treatment for pain up to two (2) per year • Diagnostic Services: Includes comprehensive oral evaluation or periodontal exam up to one (1) every 3 years • Restorative Services: Includes fillings up to unlimited per year, re-cementation of crown and re-cementation of dentures up to one (1) every 5 years, crown up to one (1) per tooth per lifetime • Endodontics: Includes root canal, root canal retreatment up to one (1) per tooth per lifetime • Periodontics: Includes scaling and root planning (deep cleaning) up to one (1) per quadrant every 3 years, scaling for moderate inflammation up to one (1) every 3 years • Extractions: Surgical extractions are covered up to unlimited per year • Anesthesia- Unlimited procedure codes per calendar year (only if covered primary procedure is covered) • Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services: Includes partial dentures and complete dentures up to one (1) set(s) every 5 years, denture adjustment, denture relines, denture repair, denture rebase, tissue conditioning up to one (1) per year, occlusal adjustments up to one (1) every 3 years, oral surgery up to two (2) per year, bridges up to one (1) every 5 years • \$4,000 maximum benefit coverage amount per year for all diagnostic/preventative and comprehensive benefits.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care	Vision services Medicare covered eye exams and Medicare covered diabetic eye exams	\$0	Contact your care team for details.
	Glasses or contact lenses One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens	\$0	Contact your care team for details.
	Vision care	\$0	<p>Because you have Medicaid, there is no additional premium for this benefit. There may be limits on how much the plan will provide. For your Medicaid coverage of eyeglass lenses, no copay for eyeglasses selected from the Medicaid collection.</p> <p>Vision Non-Medicare Covered-Supplemental benefit:</p> <ul style="list-style-type: none"> • \$0 copay for routine exam up to one (1) per year. \$50 combined maximum benefit coverage amount per year for routine exam 1 per year. • \$400 combined maximum benefit coverage amount per year for contact lenses or eyeglasses — lenses and frames • Eyeglass lens options may be available with the maximum benefit coverage amount up to one (1) pair per year. <p>Contact your care team for details.</p>
You need mental health services	Mental health services (outpatient group therapy visit with a psychiatrist, outpatient individual therapy visit with a psychiatrist, outpatient group therapy visit, outpatient individual therapy visit.)	\$0	<p>Inpatient hospital - psychiatric provider referral is required.</p> <p>Prior Authorization may be required. Contact your care team for details.</p>
You need substance use disorder services	Substance use disorder services	\$0	<p>Full coverage (not including room and board). Copays are not required when services are provided in a hospital setting.</p> <p>Prior Authorization may be required. Contact your care team for details.</p>



If you have questions, please call iCare Family Care Partnership at 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week. The call is free. For more information, visit www.icarehealthplan.org.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need a place to live with people available to help you</p>	Skilled nursing care	\$0	<p>Because you have Medicaid, you are covered for an unlimited number of days each benefit period.</p> <p>Prior Authorization and physician referral are required. Contact your care team for details.</p>
	Nursing home care	\$0	<p>Full coverage.</p> <p>Members are required to pay nursing home patient liability.</p> <p>Prior Authorization may be required. Contact your care team for details.</p>
	Adult residential family home (AFH) (1-2 bed and 3-4 bed), community-based residential facilities (CBRF), residential care apartment complex (RCAC)	\$0	<p>Members are required to pay room and board costs.</p> <p>Contact your care team for details.</p>
<p>You need therapy after a stroke or accident</p>	Occupational, physical, or speech and language therapy	\$0	<p>Prior Authorization and physician referral are required. Contact your care team for details.</p>
<p>You need help getting to health services</p>	Ambulance services	\$0	<p>Medicare covers Air Ambulance services and Ground Ambulance services.</p> <p>Contact your care team for details.</p>
	Emergency transportation	\$0	<p>Full coverage of emergency transportation to and from a certified provider for a Medicaid-covered service.</p> <p>Prior Authorization may be required. Contact your care team for details.</p>
	Transportation to medical appointments and services	\$0	<p>Because you have Medicaid, non-emergency transportation services may be covered.</p> <p>Transportation is not covered by Medicare.</p> <p>Contact your care team for details.</p>



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Evidence of Coverage</i> for more information on these drugs.
	Medicare Part D prescription drugs	\$0	<p>There may be limitations on the types of drugs covered. Please refer to <i>iCare Family Care Partnership's List of Covered Drugs (Drug Guide)</i> for more information.</p> <ul style="list-style-type: none"> • Extended-day supplies are available at retail and/or mail order pharmacy locations and the cost sharing amount for these extended-day supplies is the same as for a one-month supply. • Because you qualify for and receive “Extra Help” (you have Medicaid and are enrolled in <i>iCare Family Care Partnership Partnership</i>): you have no copay on prescription drugs. You will pay \$0 for all Medicare Part D covered prescription drugs on your formulary through all stages. • You also do not enter the four stages of coverage. 1. Deductible Stage, 2. Initial Coverage Stage, 3. Gap Coverage Stage and 4. Catastrophic Coverage Stage. The Drug Guide lists drugs that require Prior Authorization, quantity limits, and/or step therapy. • Some over the counter (OTC) drugs are covered by Medicaid.
You need help getting better or have special health needs	Rehabilitation services	\$0	<p>Medically necessary physical therapy, occupational therapy, and speech and language pathology services are covered. Prior Authorization and physician referral are required. Contact your care team for details.</p>
	Specialized medical equipment and supplies for home care	\$0	Prior Authorization may be required. Contact your care team for details.
	Dialysis services	\$0	<p>Full coverage. Prior Authorization may be required. Contact your care team for details.</p>
You need foot care	Podiatry services	\$0	Prior Authorization may be required. Contact your care team for details.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need durable medical equipment (DME)</p> <p>Note: This is not a complete list of covered DME. For a complete list, contact your care team or refer to Chapter 4 of the <i>Evidence of Coverage</i>.</p>	Wheelchairs, crutches, walkers, nebulizers, oxygen equipment, and supplies	\$0	Full coverage. Prior Authorization may be required. Contact your care team for details.
<p>You need help living at home</p>	Home health services	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Home services, such as cleaning or housekeeping, or home modifications such as grab bars	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Adult day care, community support program, or other support services	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Day habilitation services	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Services to help you live on your own (home health care, supportive home care, or personal care services)	\$0	Full coverage of private duty nursing, home health services, and personal care. Prior Authorization may be required. All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued on the next page)	Chiropractic services	\$0	Medicare covers manual manipulation of the spine to correct a subluxation is covered. Full coverage for Medicaid. Prior Authorization may be required. Contact your care team for details.
	Disposable medical supplies	\$0	Full coverage. Prescription required for diabetic supplies. Prior Authorization may be required. Contact your care team for details.
	Prenatal/Maternity care	\$0	Full coverage, including prenatal care coordination and preventive mental health and substance abuse screening and counseling for women at risk of mental health or substance abuse problems. This includes services provided by nurse midwives and licensed midwives. Prior Authorization may be required. Contact your care team for details.
	Acupuncture	\$0	Medicare covers acupuncture for chronic low back pain visits up to 20 visit(s) per year. Prior Authorization may be required. Contact your care team for details.
	Reproductive health services: family planning services	\$0	Full coverage with the exceptions listed below. No copay for services provided by a family planning clinic or contraceptive management. Does not cover: <ul style="list-style-type: none"> • Reversal of voluntary sterilization • Infertility treatments • Surrogate parenting and related services, including, but not limited to: <ul style="list-style-type: none"> o Artificial insemination o Obstetrical care o Labor or delivery o Prescription or over-the-counter drugs. Prior Authorization may be required. Contact your care team for details.
	HealthCheck screenings for children	\$0	Full coverage for individuals under 21 years of age. Prior Authorization may be required. Contact your care team for details.
	Behavioral treatment	\$0	Full coverage of comprehensive and focused behavioral treatment services. Prior Authorization may be required. Contact your care team for details.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Adaptive aids (general and vehicle), assistive technology, home modifications	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Home delivered meals	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Individual and small group employment support, vocational future planning and support	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Housing counseling, relocation services	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Respite care, supportive home care, consumer directed supports (self-directed supports), training services for unpaid caregivers	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Financial management services, consumer education and training	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	Specialized and other community transportation	\$0	All the services in the <i>iCare</i> Family Care Partnership benefit package must be prior approved by your care team.
	<i>iCare</i> Meal Program	\$0	Receive two (2) meals per day for 7 days (up to 14 meals) delivered to member's home after an inpatient stay in a hospital or nursing facility. Meal delivery must be scheduled within 30 days of discharge event. Limited to four (4) times per year. Prior authorization may be required. Contact your care team details.

The above summary of benefits is provided for informational purposes only and is not a complete list of benefits. For a complete list and more information about your benefits, you can read the *iCare* Family Care Partnership *Evidence of Coverage*. If you don't have an *Evidence of Coverage*, call your care team at 1-800-777-4376 (TTY: 711) to get one. If you have questions, you can also call your care team or visit www.icarehealthplan.org.



D. Benefits covered outside of iCare Family Care Partnership

There are some services that you can get that are not covered by iCare Family Care Partnership but are covered by Medicare, Medicaid, or a State or county agency. This is not a complete list. Call your care team at 1-800-777-4376 (TTY: 711) to find out about these services.

Other services covered by Medicare, Medicaid, or a State Agency	Your costs
The following services are not covered by iCare Family Care Partnership but are available to members through Wisconsin Medicaid: <ul style="list-style-type: none">• Behavioral treatment services (Autism Services)• Community recovery services• Comprehensive community services• Residential substance use disorder treatment• School-based services• Medication therapy management• Tuberculosis-related services• Covered outpatient drugs that are not reimbursable as part of the rate paid for a physician office visit or a stay in a hospital or nursing home• Prescription drugs administered by a physician as part of a physician office visit or incident to a physician's service• Residential substance use disorder treatment• Substance Use Disorder (SUD) Health Home Pilot Program	\$0
Certain hospice care services covered outside of iCare Family Care Partnership	\$0

E. Services that iCare Family Care Partnership, Medicare, and Medicaid do not cover

This is not a complete list. Call your care team at 1-800-777-4376 (TTY: 711) to find out about other excluded services.

Services iCare Family Care Partnership, Medicare, and Medicaid do not cover	
iCare Family Care Partnership covers services under Medicare and Medicaid. If you have any questions, please contact your care team.	



ABOUT THE *i*CARE FAMILY CARE PARTNERSHIP PROGRAM

*i*Care Family Care Partnership Program (HMO D-SNP) is a fully integrated Medicare and Medicaid health and long-term care program for frail elderly and adults with physical or developmental disabilities. Members receive all Medicaid and Medicare benefits through the Partnership model of care which includes but is not limited to:

- » Combined Medicaid and Medicare eligibility and enrollment procedures
- » Member participation in care planning
- » Member and team cooperation in managing care
- » Quality management
- » Help with grievances and appeals integrate

Because you are a member of this Partnership program, your Medicare deductible and co-insurance amounts are paid on your behalf.

Please remember that **you must contact the Aging and Disability Resource Center (ADRC) in your county to enroll.** That is the only way to enroll in *i*Care Family Care Partnership's Partnership Program. You can contact the ADRC for your county of residence as listed below.

ADRC Adams County

569 N. Cedar St.
Adams, WI 53910

Toll-free: 877-883-5378
TTY/TDD/Relay 711

ADRC Columbia County

111 E. Mullett Street
P.O. Box 136
Portage, WI 53901

Phone: 888-742-9233
TTY/TDD/Relay: 608-742-9229

ADRC Dane County

2865 N. Sherman Ave
Madison, WI 53704

Toll-free: 1-855-417-6892
TTY: 1-608-240-7404

ADRC Dodge County

199 County Road DF,
3rd Floor
Juneau, WI 53039

Toll-Free Phone: 800-924-6407
Local Phone: 920-386-3580
TTY/TDD/Relay: 920-386-3883

ADRC Green Lake County

571 County Road A
Green Lake, WI 54941-0588

Toll Free: 877-883-5378
TTY/TDD/Relay 711

ADRC Eagle Country

**(Serving Crawford, Juneau,
Richland and Sauk Counties)**

» Baraboo Office
505 Broadway St., Baraboo, WI 53913

» Mauston Office
200 Hickory St., Mauston, WI 53948

» Prairie du Chien Office
225 N. Beaumont Rd., Suite 117
Prairie du Chien, WI 53821

» Richland Center Office
221 W. Seminary St.,
Richland Center, WI 53581

Toll-free: 1-877-794-2372
TTY/TDD/Relay: 711

ADRC Jefferson County

1541 Annex Road
Jefferson, WI 53549

Phone: 866-740-2372
TTY/TDD/Relay: 800-947-3529

ADRC Kenosha County

8600 Sheridan Rd., Suite 500
Kenosha, WI 53143

Toll-free: 1-800-472-8008
TTY: 711



ADRC Marquette County

428 Underwood Ave.
P.O. Box 405
Montello, WI 53949-0405

Toll Free: 855-440-ADRC (2372)

ADRC Milwaukee County

1220 W. Vliet St., Suite 300
Milwaukee, WI 53221

Local: 414-289-6874

TTY/TDD: 711

ADRC Racine County

14200 Washington Ave.
Sturtevant, WI 53177

Toll-free: 1-866-219-1043

TTY: 711

ADRC Rock County

1717 Center Ave.
Janesville, WI 53546

Phone: 855-741-3600

TTY/TDD/Relay: WI Relay 711

ADRC Waushara County

209 S. Saint Marie St.
PO Box 621
Wautoma, WI 54982-8114

Toll Free: 877-883-5378

TTY/TDD/Relay 711



F. Your rights as a member of the plan

As a member of *iCare* Family Care Partnership, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the Evidence of Coverage. Your rights include, but are not limited to, the following:

- You have a right to respect, fairness, and dignity. This includes the right to:
 - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
 - Get information in other languages and formats (for example, large print, braille, or audio) free of charge
 - Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
 - Description of the services we cover
 - How to get services
 - How much services will cost you
 - Names of health care providers and team
- You have the right to make decisions about your care, including refusing treatment. This includes the right to:
 - Choose a primary care provider (PCP) and change your PCP at any time during the year
 - Use a women's health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they are covered
 - Refuse treatment, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion. *iCare* Family Care Partnership will pay for the cost of your second opinion visit
 - Make your health care wishes known in an advance directive
- You have the right to timely access to care that does not have any communication or physical access barriers. This includes the right to:
 - Get timely medical care
 - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
 - Have interpreters to help with communication with your health care providers and your health plan
- You have the right to seek emergency and urgent care when you need it. This means you have the right to:



- o Get emergency services without prior authorization in an emergency
- o Use an out-of-network urgent or emergency care provider, when necessary
- You have a right to confidentiality and privacy. This includes the right to:
 - o Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
 - o Have your personal health information kept private
 - o Have privacy during treatment
- You have the right to make complaints about your covered services or care. This includes the right to:
 - o File a complaint or grievance against us or our providers
 - o File a complaint with State of Wisconsin Department of Health Services ForwardHealth Member Services at 800-362-3002, TTY: 711 (Wisconsin Relay). The *iCare Family Care Partnership* website **www.icarehealthplan.org** has complaint forms and instructions available.
 - o Appeal certain decisions made by State of Wisconsin Department of Health Services or our providers
 - o Ask for a State Hearing
 - o Get a detailed reason for why services were denied

For more information about your rights, you can read the Evidence of Coverage. If you have questions, you can call your care team at 1-800-777-4376 (TTY: 711).

You can also call the special Independent Ombudsman for people who have Medicare and Medicaid. For members ages 18 to 59, contact: Disability Rights Wisconsin, Toll Free: 800-928-8778 and TTY: 711 (Wisconsin Relay). For members age 60 and older, contact: Wisconsin Board on Aging and Long Term Care, Toll Free: 800-815-0015 and TTY: 711 (Wisconsin Relay).

G. How to file a complaint or appeal a denied service

If you have a complaint or think *iCare Family Care Partnership* should cover something we denied, call your care team at 1-800-777-4376 (TTY: 711). You may be able to appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the Evidence of Coverage. You can also call *iCare Family Care Partnership Customer Care* at 1-800-777-4376 (TTY: 711).



H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at iCare Family Care Partnership Customer Care. Phone number is 1-800-777-4376 (TTY: 711).
- Or, call the ForwardHealth Customer Service at 800-362-3002. TTY users may call 711 (Wisconsin Relay).
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, call the Wisconsin Department of Health Services Fraud Hotline at 1-877-865-3432. TTY users may call 711 (Wisconsin Relay).



Notice of Non-Discrimination

Independent Care Health Plan (*iCare*), a wholly-owned subsidiary of Humana, complies with applicable Federal civil rights laws and does not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services. Independent Care Health Plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids, or language assistance services contact **1-800-777-4376 (TTY: 1-800-947-3529)**, available 24 hours a day, 7 days a week (Standard office hours: Monday – Friday, 8:30 a.m. – 5:00 p.m. Central time). If you believe that Independent Care Health Plan has not provided these services or discriminated on the basis of race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail, fax, or email with Independent Care Health Plan’s Grievance and Appeal Coordinator at 1555 North RiverCenter Drive, Suite 206, Milwaukee, WI 53212, **1-800-777-4376 x1076 (TTY: 1-800-947-3529)**, fax: 414-918-7598, or **advocate@icarehealthplan.org**. If you need help filing a grievance, Independent Care Health Plan’s Grievance and Appeal Coordinator can help you.

You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

- U.S. Department of Health and Human Services, 200 Independence Avenue, S.W., Room 509F, HHH Building Washington, D.C. 20201. **800-368-1019, 800-537-7697 (TDD)**.

This notice is available at **icarehealthplan.org**.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 800-777-4376 (TTY: 711). Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 800-777-4376 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 800-777-4376 (听障专线：711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 800-777-4376 (聽障專線：711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan

o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 800-777-4376 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 800-777-4376 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 800-777-4376 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 800-777-4376 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 800-777-4376 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Form CMS-10802 (Expires 12/31/25)

Form Approved OMB# 0938-1421



Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 800-777-4376 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: تتعلق بخططنا أسئلة أي أن علاجاتنا لأمراضنا يورفلا جمرتملا تامدخ مدقذنازا ليك سوى عسيرا، أي جم فوررتمة على ل لحصولنا. نايذا لوقفة صوملا لة يودلا لطة خ وصحية الة على بنا ل صاتلا (TTY: 711) ك. 1-877-320-1235 تدعاسمبية برعلا تحدث يام ص شخ موقسيية ناجمة مدخ هذه

Hindi: ह तो ा ययादा ाी योज ा ` तो ाँ आप ` ाी ाी ` ज ाा देो ` यलए ह तो ाी ाु त दुी षया ाी ाँ उपल ध हैं. ए दुी षया ात `ो ` यलए, ाी हो 800-777-4376 (TTY: 711) ाी ा भो ई ययक्त जो ह दी ाोलता है आपी ाद `ी ता है. यह ए ाु ती ा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 800-777-4376 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 800-777-4376 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 800-777-4376 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 800-777-4376 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康保険と処方薬プランに関するご質問にお答えするために、無料の通訳サービスをご用意しています。通訳をご用命になるには、800-777-4376 (TTY: 711) にお電話ください。日本語を話す者が支援いたします。これは無料のサービスです。





INDEPENDENT CARE HEALTH PLAN

iCare is a wholly-owned subsidiary of Humana

If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call iCare Family Care Partnership Customer Care:

1-800-777-4376

Calls to this number are free. 24 hours a day, 7 days a week.

Customer Care also has free language interpreter services available for non-English speakers.

TTY: 711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free. 24 hours a day, 7 days a week.

If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed. If your PCP's office is closed, you can also call Nurse Advice Line. A nurse will listen to your problem and tell you how to get care. (Example: convenience care). The number for the iCare Family Care Partnership Nurse Advice Line is:

1-800-679-9874

Calls to this number are free. 24 hours a day, 7 days a week.

iCare Family Care Partnership also has free language interpreter services available for non-English speakers.

TTY: 711

Calls to this number are free. 24 hours a day, 7 days a week.

