



Using plan and non-plan providers to get services covered by New West Medicare

Why should you use plan providers to get your covered services?

Except for emergency care, your out-of-pocket costs will be lower if you use plan providers.

What are “plan providers”? “Providers” is the term we use for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. We call them “plan providers” when they participate in New West Medicare. When we say that plan providers “participate in New West Medicare,” this means that we have arranged with them to coordinate or provide covered services to members of New West Medicare.

What are “covered services”? “Covered services” is the term we use to mean all of the health care services and supplies that are covered by New West Medicare.

What if you use non-plan providers to get your covered services?

“Non-plan providers” are providers that are not part of New West Medicare. You may use non-plan providers to get your covered services. However, your out-of-pocket costs may be higher than if you use our plan providers. The exception is if you use non-plan providers for emergency care. Medicare requires that we have or arrange for enough providers to give you all medically necessary plan covered services at the in-network cost sharing level. This is called our “network” of providers. When you get services from non-plan providers, we call these “out-of-network” services. Before receiving services from non-plan providers you may want to confirm that the services are covered and are medically necessary.

The Provider Directory gives you a list of plan providers

Every year as long as you are a member of New West Medicare, we will send you a Provider Directory or an update to your Provider Directory, which gives you a list of plan providers. If you don’t have the Provider Directory, you can get a copy from Customer Service. A complete list of plan providers is available on our Web site at www.newwesthealth.com. You may ask Customer Service for more information about plan providers, including their qualifications and experience. Customer Service can give you the most up-to-date information about changes in plan providers and about which ones are accepting new patients.

Access to care and information from plan providers

- You have the right to get timely access to plan providers and to all services covered by New West Medicare. (“Timely access” means that you can get appointments and services within a reasonable period of time.)
- You have the right to get full information from your doctors when you go for medical care.
- You have the right to participate fully in decisions about your health care, which includes the right to refuse care.