

Covered services and benefits

As a Medicaid client and RMHP member, many health services are covered for you. RMHP covers some services. Medicaid covers other services. And some health services are not covered by either. **If you want any noncovered services, you will have to pay for them yourself.** The next several pages list the most common services people use or ask for.

- RMHP pays for services marked with this symbol: ✓.
- Medicaid pays for services marked with this symbol: M.
- Neither RMHP nor Medicaid pay for services marked with this symbol: ⊗.

If you are not sure whether or not a service is covered and you can't find it here, call our Customer Service department and ask.

Benefits

Alcoholism and drug abuse treatment

- ✓ Inpatient or outpatient detox for drug or alcohol use is covered. Detox is limited to the medically necessary removal of the drug or alcohol from the body.
- ⊗ Inpatient, outpatient, and residential rehabilitation or treatment for drug or alcohol use are **not covered**.

Ambulance

- ✓ RMHP covers medical emergency transportation only. If you take the ambulance and it is not an emergency, **you may have to pay for the care yourself.**

Dental care

- ✓ RMHP covers a dental assessment for children.
- ⊗ Routine dental care for adults is **not covered**.
- M State Medicaid covers routine dental care for children. Contact your county health department EPSDT outreach for details.
- M Adults can get teeth pulled and other limited dental care from Medicaid dentists.
- ⊗ Dental splints, dental prosthesis, surgical correction of malocclusion, orthodontia treatment, or any treatment on or to the teeth, gums, or jaws and other services usually done by a dentist are **not covered**. Pain or infection that is because of a dental condition is **not covered**.

Emergency services

- ✓ Emergency room services are covered at an RMHP participating hospital or the nearest hospital for true emergencies only. The doctors will evaluate and stabilize your condition. Follow-up care must be provided or arranged by your PCP. If you go to the emergency room and it is not an emergency, **you may have to pay for the care yourself.** If you have an emergency outside our service area, we will cover your visit. We will only cover follow-up care until you are able to safely return to the service area.

Family planning services

- ✓ M Family planning helps you decide if you will have children and when to have them. Covered services include counseling, birth control pills, diaphragms, condoms. Surgery to prevent pregnancy is also covered for most members age 21 or older. You must sign a consent form 30 days before this type of surgery. The consent form tells you about the surgery and what the long-term results will be. Signing the consent form tells Medicaid that you are voluntarily choosing to have this surgery after you have been told that it will probably prevent you from ever having children again. You can get a consent form from your doctor. You must have the surgery within 180 days after you sign the consent form.

You may go to any family planning provider. If you go to a provider who is not part of RMHP, the provider must bill the state Medicaid program instead of us.

- ⊗ These family planning services are **not covered**:
 - Surgeries to prevent pregnancy for members who are not mentally competent or who are in an institution
 - Procedures to reverse sterilization, such as getting tubes untied or reversing a vasectomy
 - Services to help you get pregnant by artificial means, including surgery
 - Abortion, unless the mother's life is in danger or the pregnancy happened as a result of rape or incest

Foot care

- ✓ Toenail trimming and other foot care is covered for people with diabetes or other health conditions that affect their legs or feet. Foot care services are covered for other members only if they are medically necessary. You must see a participating provider for the services to be covered.

Hearing care

- ✓ Ear exams and hearing tests needed because of an illness or injury are covered.
- M Other hearing services, like hearing aids and assistance for children with hearing problems, may be covered through a program called Health Care Program for Children with Special Needs.

Home health care

- ✓ Skilled nursing and home health aide services, therapies, and supplies are covered up to 60 calendar days per condition. Services must be ordered and directed by your PCP or another participating provider.
- M Medicaid may cover services for members who need long-term home health care beyond the 60-day RMHP benefit.
- M RMHP does not cover private-duty nursing, but state Medicaid may cover it.
- ⊗ Personal care means help with everyday activities like bathing, dressing and eating. Personal care may be covered through HCBS.

Hospice care

- M Hospice care is special care for patients who are expected to live for less than six months. This care is covered by state Medicaid.

Hospital services

- ✓ When you stay in the hospital for one day or more it is called “inpatient care.” Inpatient care is covered, including a semiprivate room, operating room, and related services, food, drugs, oxygen, surgery, and tests to find out what is wrong. Unless you have a true emergency, RMHP must approve your hospital stay before you go, and you must go to a hospital that participates with us.
- ⊗ RMHP does **not cover** personal items for comfort or convenience, such as television, private rooms, and telephone calls.

Immunizations

- ✓ All recommended shots for children and adults are covered.
- ⊗ Shots needed for foreign travel are **not covered**.

Laboratory and x-ray services

- ✓ X-rays and diagnostic tests to find out what is wrong are covered if your PCP or another participating provider orders them.

Medical equipment and supplies

- ✓ Equipment like crutches, wheelchairs, and oxygen equipment are covered. Supplies like insulin needles and colostomy bags are covered. Children with special needs can get therapeutic toys and other equipment. You must have a doctor's prescription, and the equipment must be approved by RMHP.

- ⊗ Some types of equipment, like wheelchair lifts for cars, ramps, hot tubs, exercise equipment, and health club fees, are **not covered**. **Items mainly for convenience are not covered.**

Medicine

- ✓ Prescription drugs on the RMHP or state Medicaid drug list are covered if your doctor prescribes them and you get them from a participating drugstore. Some drugs are not covered, and some drugs must be approved by RMHP before you can pick them up. You can get a 31-day supply at a retail pharmacy or a 90-day supply through mail order. Call RMHP if you want to know if the drug you need is covered.
- ⊗ Infertility drugs to help you get pregnant are **not covered**. Medicine and supplies you can buy without a doctor's prescription are **not covered**, even if the doctor tells you to buy it.

Mental health care

- M Mental health services are provided by a Mental Health Assessment and Services Agency (MHASA). Call MHASA at 800-804-5008 to find out how and where to receive services in your area.
- ⊗ Marriage counseling, family counseling, care ordered by a court, behavioral testing and counseling, counseling for sexual dysfunction, and stress management courses are **not covered**.

Nursing home care

- ✓ If your doctor wants you to stay in a skilled nursing facility after being in the hospital or to keep you from having to go into the hospital, this nursing home stay is covered for 30 days per illness or injury per year. RMHP must approve your stay before you go.
- M If your medical condition and your doctor say you need to be in a skilled nursing home longer than 30 days, Medicaid will cover the additional days.

PCP and preventive care

- ✓ Visits to your PCP's office and your OB/Gyn's office are covered. This includes physical exams and well-child care for members under 21 years old, family planning, pregnancy care, mammograms, prostate screening, Pap smear, pelvic exam, allergy testing, and care when you are sick.
Routine physicals for adults are **not covered**. But if you are sick, injured, or have another condition, RMHP will cover those office visits.
- ⊗ Exams for employment, licensing, marriage, insurance, school, camp, sports, and adoption are **not covered**.

Pregnancy and hospital delivery

- ✓ Care women need while pregnant and while in the hospital having a baby is covered. You can get care from any participating OB doctor. The hospital stay must be approved by RMHP before you go to the hospital.
- ⊗ Tests to find out the baby's gender are **not covered**. Having the baby at home when it is not an emergency is **not covered**.

Prosthetic and orthotic devices

- ✓ Devices that replace or strengthen a body part, like artificial arms and leg braces, are covered.
- ✓ Surgically implanted devices, like pacemakers and artificial joints, are covered for all members if the devices are medically necessary and approved first.

Rehabilitation

- ✓ Outpatient physical, occupational, and speech therapy are covered for each type of therapy when medically necessary because of injury or illness.
- ✓ Medically necessary pulmonary therapy and cardiac rehabilitation are covered according to Medicaid guidelines. Call Customer Service for more information.

Specialty care

- ✓ Consultations and health care services from providers other than your PCP are covered if:
 - the services are benefits of your plan, and
 - the provider you get care from participates with RMHP.

- ⊗ Services from a doctor who is not on our list are **not covered**, unless it is an emergency.

Surgery

- ✓ Medically necessary surgery is covered at a participating facility by a participating doctor. Medically necessary plastic surgery needed to fix damage from a sickness or injury is covered when you need it to get back function you had before the sickness or injury.

Oral surgical services and dental splints — limited to treat certain conditions as follows:

- Accidental injury to jawbones or surrounding tissues
- Surgical correction of a nondental pathophysiological condition that has resulted in a severe functional impairment, including temporomandibular joint disorder
- Treatment for tumors and cysts requiring pathological examination of the jaws, cheek, lips, tongue, or roof or floor of the mouth.

- ⊗ Cosmetic surgery, sex change operations, and surgery to reverse sterilization are **not covered**.

Transportation

- ✓ RMHP covers ambulance rides only if they are true medical emergencies. RMHP does not cover rides to the doctor's office or hospital when it is not an emergency.

M Rides to the doctor's office and the hospital are available through Medicaid. Call the social services department in your area listed on page 21.

Vision

- ✓ Treatment and exams for disease and injuries to the eyes are covered.
- ✓ Eye exams your doctor feels you need because of a medical condition like diabetes are covered.
- ✓ Under age 21, eye exams, corrective lenses, frames, and repairs as needed are covered.
- ✓ Eyeglasses and contact lenses are only covered after eye surgery for members 21 and older.
- ⊗ Routine eye exams and vision correction are **not covered** for members age 21 and older.
- ⊗ RMHP pays only a limited amount for glasses. For example, scratch coatings, blended lenses, tinted lenses, expensive frames, and other extras are **not covered**.

⊗ Services that are not covered

Some services are not covered by RMHP or the state Medicaid program. Usually you need to go to your PCP or another participating provider. You usually need to see only providers who participate with RMHP. Services from providers who do not participate with RMHP are **not covered**.

RMHP and state Medicaid **do not cover**:

- Treatments, drugs or procedures that are experimental
- Acupuncture
- Chiropractic care, unless you have Medicare
- Care or exams ordered by the court
- Institutional care
- Travel expenses
- Government-sponsored care
- Any services, including emergency and urgent care, outside the United States