

# Member Guide

## Gold / Silver / Bronze



### Welcome to Ambetter from Arkansas Health & Wellness!

We are happy to have you as a member. Use this member guide to help you take charge of your health and get the most out of your benefits.

### Create Your Online Member Account

1. Set up your secure Online Member Account to get the most out of your plan.
2. Do this by visiting the Login page on **Ambetter.ARHealthWellness.com**.

Your member account gives you access to see your benefits and coverage information, access your Schedule of Benefits, claims information, Digital ID, and more – all in one convenient place.

### Payment Information

Best Option! **Pay online.**

- **AmbetterQuickPayAR.com**
- Enroll in automatic bill pay
- Make a one-time payment

Visit **Ambetter.ARHealthWellness.com** for even more ways to pay. You will receive your Welcome Packet and Member ID Card(s) after your first month's premium is paid in full.

### Learn More About Your Core Member Plan

Ambetter Health makes it easier for you to get the care you deserve – from the doctors you trust. We partner with Primary Care Physician (PCPs), specialists and other medical providers. To search our online Provider Directory, visit **guide.ambetterhealth.com**.

**Remember to select an in-network PCP!**

In-network or network provider means a physician or provider who is identified in the most current list for the network shown on your Member ID Card.



Learn about how to get the most out of your plan. Refer to your Evidence of Coverage (EOC) for information on referrals, prior authorizations and more by visiting:

**[Ambetter.ARHealthWellness.com/health-plans.html](https://www.ambetter.com/ARHealthWellness.com/health-plans.html)**

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### Stay Healthy and Stay Well with Ambetter

Get the most from your Ambetter Health insurance with our health and wellness benefits. Ambetter Health offers the benefits you need to take control of your health today.

Learn more about the benefits below and more by visiting [Ambetter.ARHealthWellness.com/health-plans/our-benefits.html](https://www.ambetter.com/ARHealthWellness.com/health-plans/our-benefits.html).

- Mail-Order Pharmacy Program
- Virtual 24/7 Care\*
- Essential Health Benefits
- My Health Pays® Rewards Program\*\*
- Care Management Services
- Start Smart for Your Baby®
- Health Management Programs

### My Health Pays® Rewards Program

You love being healthy, we love paying you for it. Our My Health Pays program is a rewards program that pays you for the healthy decisions you're already making each and every day.

Learn more at [MemberAmbetterHealth.com](https://www.ambetter.com/MemberAmbetterHealth.com).



Eat Right



Move More



Be Well



Save Smart



### Member Services

If you have questions, call us at:

**1-877-617-0390 (TTY 1-877-617-0392).**

We are here to help. We're available Monday through Friday, 8 a.m. to 8 p.m. local time.



### On The Web

For more information, visit:

**[Ambetter.ARhealthwellness.com](https://www.ambetter.com/ARhealthwellness.com)**



### Free Interpreter Services

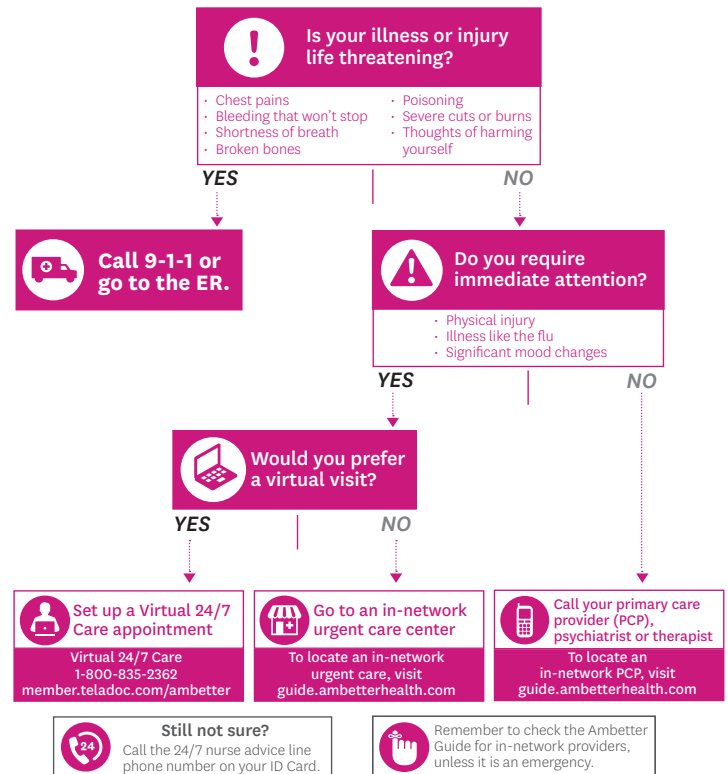
Interpreter services include languages other than English. Call Member Services for more information. This service allows you and your provider to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help with interpretation can call Member Services for an oral interpretation.



### Enrollment

If you enrolled through Health Insurance Marketplace and have updates to your enrollment information (your date of birth, address, income, or life changes), you can contact Ambetter Health at 1-877-617-0390 (TTY 1-877-617-0392). We are available Monday through Friday, 8 a.m. to 8 p.m. local time. Visit [Healthcare.gov](https://www.healthcare.gov) or call: 1-800-318-2596 (TTY: 1-855-889-4325).

### Where to go for care?



## Statement of Non-Discrimination

Ambetter from Arkansas Health & Wellness includes products that are underwritten by Celtic Insurance Company (dba Arkansas Health and Wellness Solutions), QCA Health Plan, Inc., and QualChoice Life & Health Insurance Company. These companies are each Qualified Health Plan issuers in the Arkansas Health Insurance Marketplace. These companies comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics). This is a solicitation for insurance. © 2023 Celtic Insurance Company (dba Arkansas Health and Wellness Solutions), QCA Health Plan, Inc., and Qualchoice Life & Health Insurance Company, Inc. All rights reserved. [Ambetter.ARhealthwellness.com](https://www.ambetter.arhealthwellness.com)

If you, or someone you are helping, have questions about Ambetter from Arkansas Health & Wellness, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-617-0390 (TTY 1-877-617-0392). If you believe that Celtic Insurance Company (dba Arkansas Health and Wellness Solutions), QCA Health Plan, Inc., and QualChoice Life & Health Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics), please contact Member Services at 1-877-617-0390 (TTY 1-877-617-0392). You may also submit a grievance by phone to 1-877-617-0390 (TTY 1-877-617-0392). For information on filing a discrimination complaint directly with the U.S. Department of Health and Human Services, Office of Civil Rights, please visit <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>.

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<b>English:</b>	If you, or someone you are helping, have questions about Ambetter from Arkansas Health & Wellness, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-617-0390 (TTY 1-877-617-0392).
<b>Spanish:</b>	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Arkansas Health & Wellness y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-877-617-0390 (TTY 1-877-617-0392).
<b>Vietnamese:</b>	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Arkansas Health & Wellness và không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1-877-617-0390 (TTY 1-877-617-0392).
<b>Marshallese:</b>	Ñe kwe, ako juon armij eo kwoj jibañ e, ewōr am kajitok kake Ambetter from Arkansas Health & Wellness, im ejjab eman Kajin Pälle, ewōr am jimwe in bukot jibañ im kōmelele ko ilo kajin eo am ilo ejelok onean im ilo juon ien eo emokaj. Ñe kwe, ako juon armij eo kwoj jibañ e, ewōr am nafiñmej eo ilo kōnaan im/ako loelakjān im ej kōmman an ben am kōnaan ippāñ ro jot, ewōr am jimwe in bōk kein jibañ im jeral ko ilo ejelok onean im ilo juon ien eo emokaj. Ñan bōk jeral in ukok ako jibañ, jouj topar Jeral an Ro Uwaan ilo 1-877-617-0390 (TTY 1-877-617-0392).
<b>Chinese:</b>	如果您，或是您正在協助的對象，有關於 Ambetter from Arkansas Health & Wellness 方面的問題，且不精通英語，您有權利免費並及時以您的母語獲幫助和訊息。如果您，或您正在協助的對象有聽力和/或視力上的問題，阻礙了溝通，您有權利免費並及時獲得輔助支援與服務。若要取得翻譯或輔助服務，請聯絡會員服務部，電話是 1-877-617-0390 (TTY 1-877-617-0392)。
<b>Laotian:</b>	ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter from Arkansas Health & Wellness, ແລະ ບໍ່ຊ່ວຍຊາບພາສາອັງກິດ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງການໄດ້ຍິນ ແລະ/ຫຼື ການບໍ່ເຫັນທີ່ຂັດຂວາງການສື່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍ່ລົງການເສີມໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍ່ລົງການເສີມພາສາ ຫຼື ບໍ່ລົງການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ Member Services (ການບໍ່ລົງການສະມາຊິກ) ໂດຍ 1-877-617-0390 (TTY 1-877-617-0392).
<b>Tagalog:</b>	Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Ambetter from Arkansas Health & Wellness, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong tinutulongan, ay may kondisyon sa pandinig at/o pannikin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-877-617-0390 (TTY 1-877-617-0392).
<b>Arabic:</b>	إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from Arkansas Health & Wellness، ولم تكن بارعا باللغة الإنكليزية، ف لديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعد تعاني من حالة سمعية و/أو بصرية تعيق التواصل، ف لديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال ب خدمات الأعضاء على 1-877-617-0390 (TTY 1-877-617-0392).
<b>German:</b>	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Arkansas Health & Wellness hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-877-617-0390 (TTY 1-877-617-0392).
<b>French:</b>	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Arkansas Health & Wellness et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous-même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au 1-877-617-0390 (TTY 1-877-617-0392).
<b>Hmong:</b>	Yog tias koj, los sis ib tug neeg twg uas koj tab tom muab kev pab, muaj cov lus nug hais txog Ambetter from Arkansas Health & Wellness, thiab tsis paub lus Askiv zoo heev, koj muaj cai tau txais kev pab thiab tej ntaub ntawv qhia paub ua koj hom lus yam tsis tau them dab tsi li thiab kom tau raws sij hawm. Yog tias koj, los sis ib tug neeg twg uas koj tab tom pab, muaj tsoos mob txog kev hnov lus thiab/los sis kev pom kev uas cuam tshuam txog kev sib txuas lus, koj muaj cai kom tau txais cov kev pab thiab cov kev pab cuam ntxiv yam tsis tau them dab tsi li thiab kom tau raws sij hawm. Txhawm rau kom tau txais cov kev pab cuam txhais ntawv los sis kev pab ntxiv, thov tiv tauj Member Services (Cov Chaw Muab Kev Pab Cuam Tswv Cuab) tau ntawm 1-877-617-0390 (TTY 1-877-617-0392).

**Korean:**

귀하 또는 귀하의 도움을 받는 분이 Ambetter from Arkansas Health & Wellness에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으시려면 1-877-617-0390(TTY 1-877-617-0392)번으로 가입자 서비스부에 연락해주시시오.

**Portuguese:**

Se tiver d vidas acerca da Ambetter from Arkansas Health & Wellness, ou estiver a ajudar uma pessoa com d vidas acerca desta, e n o dominar o ingl s, tem o direito de obter ajuda e informa es no seu idioma sem qualquer custo e de forma atempada. Se tiver uma condi o visual e/ou auditiva que dificulte a comunica o ou estiver a ajudar uma pessoa com uma condi o deste tipo, tem o direito de receber equipamentos ou servi os de assist ncia sem qualquer custo e de forma atempada. Para receber tradu es ou servi os de assist ncia, contacte servi os de membro atrav s do n mero 1-877-617-0390 (TTY 1-877-617-0392).

**Japanese:**

ご自身やあなたが介護している他の人が、Ambetter from Arkansas Health & Wellnessについてご質問をお持ちの場合、英語に自信がなくても無料かつタイムリーにご希望の言語でヘルプや情報を得ることができます。ご自身や、あなたが介護している他の人の聴覚や視覚の状態のためやり取りが難しい場合でも、無料かつタイムリーに補助サービスを受けることができます。翻訳や補助サービスを受けるには、1-877-617-0390 (TTY 1-877-617-0392)のメンバーサービスにご連絡ください。

**Hindi:**

अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter from Arkansas Health & Wellness से जुड़े प्रश्न हैं और आप दोनों अंग्रेजी में माहिर नहीं हैं, तो आपको अपनी भाषा में मुफ्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है, तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है. अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया 1-877-617-0390 (TTY 1-877-617-0392) पर सदस्य सेवाएं से संपर्क करें.

**Gujarati:**

જો તમને અથવા તમે જેમની મદદ કરી રહ્યા છો એવી કોઈ વ્યક્તિને Ambetter from Arkansas Health & Wellness વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર તમારી ભાષામાં મદદ તથા માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેમની મદદ કરી રહ્યા છો એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંચારને અવરોધતી હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને 1-877-617-0390 (TTY 1-877-617-0392) પર સભ્યની સેવાઓનો સંપર્ક કરો.

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