

Member Guide

Gold / Silver / Bronze



Welcome to Ambetter Health of Delaware!

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 **AmbetterHealthofDelaware.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.**

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

Visit **AmbetterHealthofDelaware.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 Providers (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. Services received from an **out-of-network provider** are not covered, except as specifically stated in your EOC.

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:

AmbetterHealthofDelaware.com/health-plans.html.

Ambetter Health of Delaware is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Delaware Health Insurance Marketplace. This is a solicitation for insurance. © 2023 Celtic Insurance Company. All rights reserved. *Formerly known as Ambetter Telehealth. Cost sharing may apply when using Virtual 24/7 Care. Virtual 24/7 Care cost share does not apply to HSA plans until the deductible is met and is only applicable when used through the Virtual 24/7 Care program. Ambetter Health does not provide medical care. Medical care is provided by individual providers which are independent contractors and not agents of Ambetter Health. **Healthcare-related costs will vary by member and the plan in which you are enrolled. Funds expire immediately upon termination of insurance coverage. My Health Pays® rewards cannot be used for pharmacy copays.

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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

AmbetterHealthofDelaware.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 AmbetterHealthofDelaware.com.



Eat Right



Move More



Be Well



Save Smart

Member Services

If you have questions, call us at:

1-833-919-3214 (TTY 711).

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:

AmbetterHealthofDelaware.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.

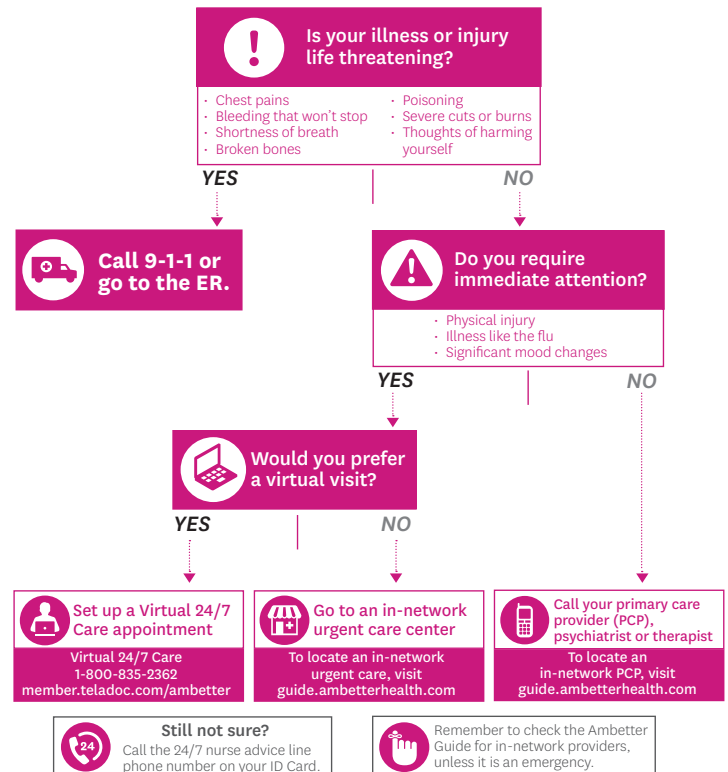
Enrollment

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 1-833-919-3214 (TTY 711).

We are available Monday through Friday, 8 a.m. to 8 p.m. local time.

Visit Healthcare.gov or call: 1-800-318-2596 (TTY: 1-855-889-4325).

Where to go for care?



Statement of Non-Discrimination

Ambetter Health of Delaware is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Delaware Health Insurance Marketplace. Celtic Insurance Company complies 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. All rights reserved.

AmbetterHealthofDelaware.com

If you, or someone you are helping, have questions about Ambetter Health of Delaware 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 1-833-919-3214 (TTY 711). If you believe that Celtic 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 1-833-919-3214 (TTY 711). You may also submit a grievance by phone to 1-833-919-3214 (TTY 711). 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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English:	If you, or someone you are helping, have questions about Ambetter Health of Delaware, 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 1-833-919-3214 (TTY 711).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter Health de Delaware 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 1-833-919-3214 (TTY 711).
Chinese:	如果您，或是您正在協助的對象，有關於 Ambetter Health of Delaware 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 1-833-919-3214 (TTY 711)。
French Creole:	Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter Health of Delaware, epi nou pa mèttrize Anglè, nou gen dwa pou jwenn èd ak enfòmasyon nan lang nou gratis epi nan moman ki apwopriye a. Si ou menm, oswa yon moun w ap ede, gen yon pwoblèm pou tande ak/oswa yon pwoblèm pou wè ki pètibè kominikasyon nou, nou gen dwa pou resevwa asistans ak sèvis oksilyè gratis epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte Sèvis Manm yo nan 1-833-919-3214 (TTY 711).
Gujarati:	જો તમને અથવા તમે જેમની મદદ કરી રહ્યા છો એવી કોઈ વ્યક્તિને Ambetter Health of Delaware 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 1-833-919-3214 (TTY 711) પર સભ્યની સેવાઓનો સંપર્ક કરો.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter Health of Delaware 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 1-833-919-3214 (TTY 711).
Korean:	귀하 또는 귀하의 도움을 받는 분이 Ambetter Health of Delaware에 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 1-833-919-3214 (TTY 711)번으로 가입자 서비스부에 연락해주시십시오.
Italian:	Se Lei o una persona a cui sta fornendo assistenza ha domande su Ambetter Health of Delaware e non ha una perfetta padronanza della lingua inglese, ha il diritto di ricevere aiuto e informazioni nella Sua lingua gratuitamente e tempestivamente. Se Lei o una persona a cui sta fornendo assistenza presenta una condizione uditiva e/o visiva che impedisce la comunicazione, ha il diritto di ricevere servizi ausiliari gratuitamente e tempestivamente. Per ricevere una traduzione o un servizio ausiliario, contatti i Servizi per i membri al numero 1-833-919-3214 (TTY 711).
Vietnamese:	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter Health of Delaware 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 1-833-919-3214 (TTY 711).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter Health of Delaware 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 1-833-919-3214 (TTY 711).

Tagalog:

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter Health of Delaware, 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 tinutulungan, ay may kondisyon sa pandinig at/o paningin 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 1-833-919-3214 (TTY 711).

Hindi:

अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter Health of Delaware से जुड़े प्रश्न हैं और आप दोनों अंग्रेज़ी 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 1-833-919-3214 (TTY 711) पर सदस्य सेवाएं से संपर्क करें.

Urdu:

اگر آپ، یا جس کی آپ مدد کر رہے ہیں وہ Ambetter Health of Delaware کے بارے میں سوالات کرنا چاہتے ہیں، اور وہ انگریزی میں ماہر نہیں ہیں، تو آپ کو اپنی زبان میں بلا معاوضہ اور بروقت مدد اور معلومات حاصل کرنے کا حق ہے۔ اگر آپ، یا جس کی آپ مدد کر رہے ہیں، انہیں سماعت اور/یا بصارت میں کوئی پریشانی درپیش ہو جس سے مواصلت میں رکاوٹ پیدا ہوتی ہے، تو آپ کو مفت اور بر وقت معاون امداد اور خدمات حاصل کرنے کا حق ہے۔ ترجمہ یا معاون خدمات حاصل کرنے کے لیے، براہ کرم 1-833-919-3214 (TTY 711) پر ممبر سروسز سے رابطہ کریں۔

Arabic:

إذا كان لديك أو لدى شخص تساعدك حول Ambetter Health of Delaware ، ولم تكن بارعًا باللغة الإنكليزية، فلدنياك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعدك تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلدنياك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بخدمات الأعضاء على 1-833-919-3214 (TTY 711).

Telugu:

మీకు లేదా మీకు సహాయం చేస్తున్న ఎవరికైనా Ambetter Health of Delaware గురించి ప్రశ్నలు ఉంటే మరియు ఇంగ్లీష్ లో ప్రావిణ్యం లేకుంటే, ఎటువంటి ఖర్చు లేకుండా మరియు సకాలంలో మీ భాషలో సహాయం మరియు సమాచారాన్ని పొందే హక్కు మీకు ఉంది. మీకు లేదా మీకు సహాయం చేస్తున్న ఎవరికైనా కమ్యూనికేషన్ కు అటంకం కలిగించే వినికిడి మరియు/లేదా కంటిచూపుకి సంబంధించిన సమస్య ఉంటే, ఎటువంటి ఖర్చు లేకుండా మరియు సకాలంలో అనుబంధ సహాయాలు మరియు సేవలను పొందే హక్కు మీకు ఉంది. అనువాదం లేదా అనుబంధ సేవలను పొందడానికి, దయచేసి సభ్యుడి సేవలను 1-833-919-3214 (TTY 711)లో సంప్రదించండి.

Dutch:

Als u, of iemand die u helpt, vragen heeft over Ambetter Health of Delaware en de Engelse taal niet machtig is, hebt u het recht om kosteloos en tijdig hulp en informatie in uw taal te krijgen. Als u, of iemand die u helpt, een auditieve en/of visuele beperking heeft die de communicatie belemmert, hebt u recht om kosteloos en tijdig hulpmiddelen en ondersteuning te ontvangen. Om vertaal- of ondersteuningsdiensten te ontvangen, kunt u contact opnemen met Ledenservice via 1-833-919-3214 (TTY 711).