

# Member Guide

## Gold / Silver / Bronze



### Welcome to Ambetter of MHS!

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.mhsindiana.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.**

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

Visit **Ambetter.mhsindiana.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. 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:

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

Ambetter from MHS is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Indiana 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.

# Member Guide

## Gold / Silver / Bronze



### 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.mhsindiana.com/health-plans/our-benefits.html](http://Ambetter.mhsindiana.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 [Ambetter.mhsindiana.com](http://Ambetter.mhsindiana.com).



Eat Right



Move More



Be Well



Save Smart



### Member Services

If you have questions, call us at:

**1-877-687-1182 (TTY 1-800-743-3333).**

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.mhsindiana.com](http://Ambetter.mhsindiana.com)



### Free Interpreter Services

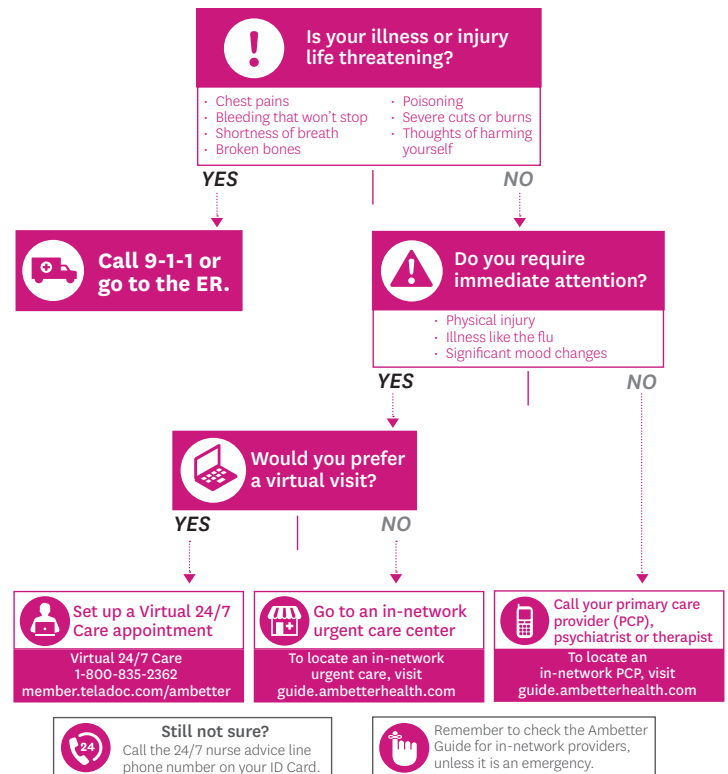
Interpreter services include languages other than English. Call Member Services for more information. This service allows you and your provider to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help 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 1-877-687-1182 (TTY 1-800-743-3333). We are available Monday through Friday, 8 a.m. to 8 p.m. local time. Visit [Healthcare.gov](http://Healthcare.gov) or call: 1-800-318-2596 (TTY: 1-855-889-4325). If you are enrolled in an off-exchange plan, please contact Member Services to update your enrollment information, such as your date of birth, address or income or life changes. You can do this by calling 1-877-687-1182 (TTY 1-800-743-3333). We're available Monday through Friday, 8 a.m. to 8 p.m. local time.

### Where to go for care?



## Statement of Non-Discrimination

Ambetter from MHS is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Indiana 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.

[Ambetter.mhsindiana.com](http://Ambetter.mhsindiana.com)

If you, or someone you are helping, have questions about Ambetter from MHS, 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 1-877-687-1182 (TTY 1-800-743-3333). 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 1-877-687-1182 (TTY 1-800-743-3333). You may also submit a grievance by phone to 1-877-687-1182 (TTY 1-800-743-3333). 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>.



<b>English:</b>	If you, or someone you are helping, have questions about Ambetter from MHS, 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 1-877-687-1182 (TTY 1-800-743-3333).
<b>Spanish:</b>	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de MHS 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 1-877-687-1182 (TTY 1-800-743-3333).
<b>Chinese:</b>	如果您，或是您正在協助的對象，有關於Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333)。
<b>German:</b>	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333).
<b>Pennsylvanian Dutch:</b>	Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from MHS, un sin net proficient in English, du hoscht die Recht um Helf zu griege un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services mitaus Koscht un in en zeitlich Manner. Fer lwwersetzung odder Auxiliary Services zu griege, sei so gut un ruff Member Services um 1-877-687-1182 (TTY 1-800-743-3333).
<b>Burmese:</b>	အကယ်၍ သင် သို့မဟုတ် သင်ကူညီနေသူတစ်ဦးသည် Ambetter from MHS အကြောင်းနှင့် ပတ်သက်၍ မေးခွန်းများ မေးလိုပြီး အင်္ဂလိပ်လို ကျွမ်းကျင်စွာ မပြောနိုင်ပါက၊ သင့်တွင် အကူအညီနှင့် အချက်အလက်များကို သင်ဘာသာစကားဖြင့် အခကြေးငွေ ပေးစရာမလိုဘဲ အချိန်နှင့်တစ်ပြေးညီ ရယူပိုင်ခွင့်ရှိသည်။ အကယ်၍ သင် သို့မဟုတ် သင်ကူညီနေသူတစ်ဦးသည် ဆက်သွယ်ရေးကို အဟန့်အတားဖြစ်စေသော အကြားအာရုံ နှင့်/သို့မဟုတ် အမြင်အာရုံနှင့် သက်ဆိုင်သော အခြေအနေတစ်ခုရှိပါက၊ သင့်တွင် အရန်အကူအညီများနှင့် ဝန်ဆောင်မှုများကို အခကြေးငွေ ပေးစရာမလိုဘဲ အချိန်နှင့်တစ်ပြေးညီ ရယူပိုင်ခွင့်ရှိသည်။ ဘာသာပြန် သို့မဟုတ် အရန်ဝန်ဆောင်မှုများကို လက်ခံရယူရန် 1-877-687-1182 (TTY 1-800-743-3333) ရှိ အဖွဲ့ဝင် ဝန်ဆောင်မှုများ ကို ဆက်သွယ်ပါ။
<b>Arabic:</b>	إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from MHS، 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 1-877-687-1182 (TTY 1-800-743-3333).
<b>Korean:</b>	귀하 또는 귀하의 도움을 받는 분이 Ambetter from MHS에 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 1-877-687-1182(TTY 1-800-743-3333)번으로가입자 서비스부에 연락해주시시오.
<b>Vietnamese:</b>	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333).
<b>French:</b>	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333).
<b>Japanese:</b>	ご自身やあなたが介護している他の人が、Ambetter from MHS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、1-877-687-1182 (TTY 1-800-743-3333)のメンバーサービスにご連絡ください。

---

**Dutch:** Als u, of iemand die u helpt, vragen heeft over Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333).

---

**Tagalog:** Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from MHS, 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 1-877-687-1182 (TTY 1-800-743-3333).

---

**Russian:** Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from MHS, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете, наблюдается какое-либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-877-687-1182 (TTY 1-800-743-3333).

---

**Panjabi:** ਜੇ ਤੁਸੀਂ, ਜਾਂ ਤੁਹਾਡੇ ਦੁਆਰਾ ਮਦਦ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ Ambetter from MHS ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ, ਅਤੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਵਿੱਚ ਮੁਹਾਰਤ ਨਹੀਂ ਰੱਖਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਦੇ ਅਤੇ ਸਮੇਂ ਸਿਰ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ, ਜਾਂ ਤੁਹਾਡੇ ਦੁਆਰਾ ਮਦਦ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਕਿਸੇ ਵਿਅਕਤੀ ਨੂੰ ਸੁਣਨ ਅਤੇ/ਜਾਂ ਦੇਖਣ ਸੰਬੰਧੀ ਕੋਈ ਸਮੱਸਿਆ ਹੈ, ਜੋ ਸੰਚਾਰ ਵਿੱਚ ਰੁਕਾਵਟ ਪਾਉਂਦੀ ਹੈ, ਤਾਂ ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਅਤੇ ਸਮੇਂ ਸਿਰ ਸਹਾਇਕ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਅਨੁਵਾਦ ਜਾਂ ਸਹਾਇਕ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ 1-877-687-1182 (TTY 1-800-743-3333) 'ਤੇ ਮੈਂਬਰ ਸੇਵਾਵਾਂ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

---

**Hindi:** अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter from MHS 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 1-877-687-1182 (TTY 1-800-743-3333) पर सदस्य सेवाएं से संपर्क करें.

---

AMB23-IN-C-00057