

# Quick Guide

## To Your Medicaid Benefits

Medical • Behavioral Health • Dental • Hearing • Vision • Prescription Drug • And More



## Diamond State Health Plan and Delaware Healthy Children Program

[HighmarkHealthOptions.com](https://HighmarkHealthOptions.com)

Highmark Health Options is an independent licensee of the Blue Cross Blue Shield Association, an association of independent Blue Cross Blue Shield Plans.



DELAWARE HEALTH AND SOCIAL SERVICES  
Division of Medicaid & Medical Assistance





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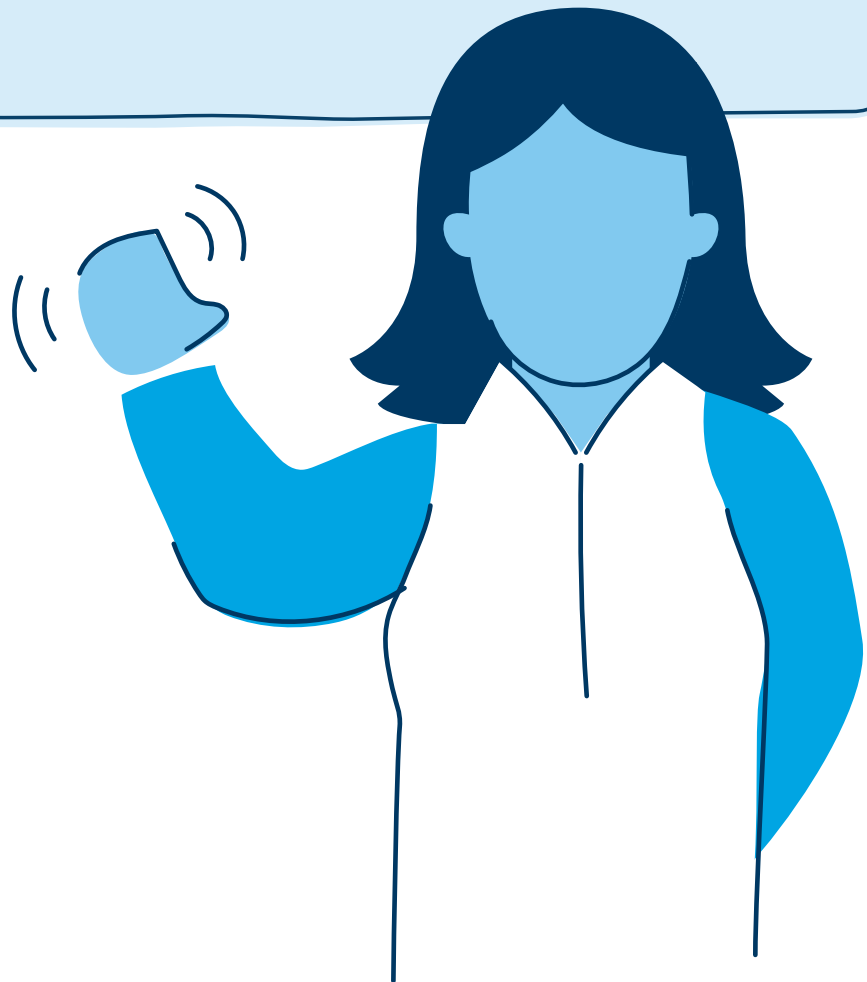
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## Learn about your **benefits**. Get the **most** out of them.

This Quick Guide includes a list of all your benefits plus some helpful details about certain benefits. Find full information online in the **Member Handbook**.



# Hi. We're glad you're here.

Thank you for choosing Highmark Health Options. Look to us for Medicaid coverage and managed care—plus so much more, even when you're not sick.

Our coverage goes beyond the basics so you can live your best life. The basics include care for your physical and mental well-being, including prescription drug coverage—all from the doctors, hospitals, and pharmacies you need.

Some of the benefits that Highmark Health Options covers are “extra” benefits. This means they are not the standard benefits that all Medicaid plans cover. With Highmark Health Options, you can:

**Have more adult coverage:** For eyeglasses or contact lenses and hearing aids.

**Earn rewards:** By having certain exams and health screenings, and by completing wellness classes and healthy activities.

**Connect with us:** With a free smartphone (one per household). Your calls and texts to us are always free and won't affect your plan balance.

**Get where you need to go:** With free transportation to the pharmacy, grocery store, community events, health and wellness activities, and more. This is in addition to the transportation benefit that supplies rides to doctor visits.

**And more.** See the list of extra benefits.

Note: Ask for a Care Coordinator to learn how Highmark Health Options can work for you. Start by calling Member Services.

If you cannot see or read information that Highmark Health Options sends you, call Member Services. We can send you information in a different way, including large print, audio, or Braille. We can also give you information in a different language. These services are free.

Si usted no puede ver o leer las cartas que le envía Highmark Health Options, llámenos servicios a los miembros. También podemos darle información en español o en otro idioma. Highmark Health Options puede enviarle cartas de una manera diferente, incluyendo letra grande, audio o Braille. Estos servicios son gratuitos.



# Here for You

Call when you need help or information.

We're here for you.

## Call Us

If you have questions about your benefits, call Member Services at 844-325-6251, Monday–Friday, 8 a.m.–8 p.m.



- TTY callers should dial 711 or 800-232-5460.
- Para asistencia en español llame al 844-325-6251.
- For free language translation services, call 844-325-6251.



## Visit Us Online

Here are some of the things you can do at [HighmarkHealthOptions.com](https://HighmarkHealthOptions.com):



- Find a new doctor or pharmacy. In the upper right corner of the homepage, click Find Care in Your Area to reach the [Provider Directory](#).
- Sign in to myHHO, which is all about you. You can use myHHO to schedule an online visit with a care provider, look up your claims information, fill out forms, update your contact information, and much more. Use the login button on the homepage to enter myHHO.
- See the full [Member Handbook](#) as well as all [Here for You](#) newsletters.
- Search the [Health Library](#) to learn more about your health conditions.
- File an appeal or grievance.
- Plus much more.

## Look for Us

With the Food Bank of Delaware, we organize food distribution events in your county. (Check our Facebook page for details about registration.) With the YMCA, we provide wellness classes for diabetes prevention and healthy weight. We plan and attend community events. And we do so much more to provide what you need, right where you live.



**Watch this short video** to find out about Highmark Health Options in Delaware.  
**Follow us on Facebook** to learn what we'll be doing in your neighborhood.



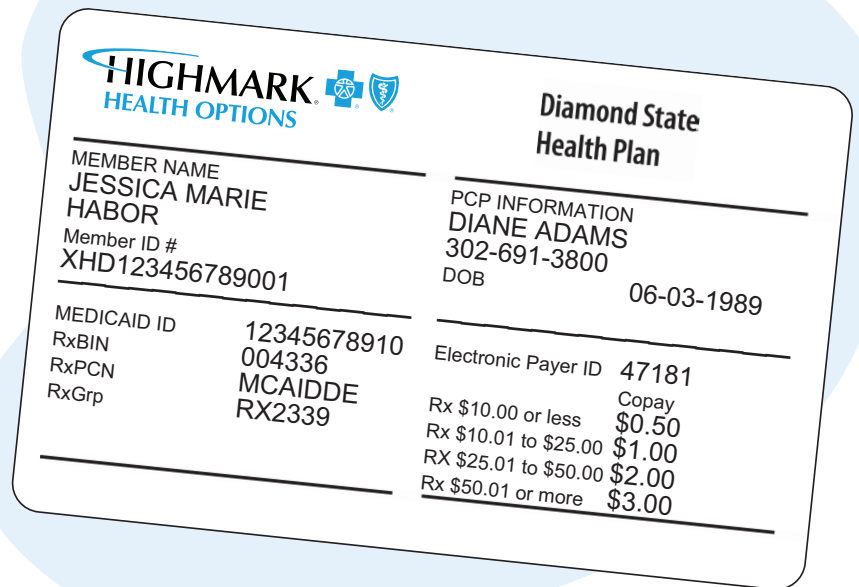
# Get Started

Your Highmark Health Options ID card and primary care provider (PCP) are important.

## Your ID Card

Your ID card was mailed to you. Call Member Services if you did not get it. Every member of your family enrolled with Highmark Health Options will have an ID card.

Your PCP is your family doctor. Make sure the PCP listed on your ID card is the one you want. Call Member Services if the PCP on your ID card is not the PCP you want. Check other information on the ID card to make sure it is right, too. Call the phone numbers on the back of your ID card when you need help or information.



**Important:** Always keep your Highmark Health Options ID card and Delaware Medicaid card with you. Show both cards every time you need health care services.







## Your PCP

Your PCP is your family doctor. You must choose a PCP. You can have the same PCP for your whole family, or you can have a different PCP for each person in your family. The choice is yours. To schedule a PCP visit, call the PCP phone number on the front of your ID card.

Your PCP is usually the first person you call when you need health care. You can call your PCP 24 hours a day, 7 days a week. After office hours, your call will go to an answering service. You can leave your name and phone number. Your PCP or an on-call doctor will call you back.

Your PCP knows the most about you and the care you need. Your PCP:



- Provides office visits when you're sick and routine care to help you stay well. Routine care includes checkups, screenings, vaccinations, and prescription drug refills and changes.
- Manages other kinds of care and hospital stays. If you need care that your PCP does not provide, your PCP may schedule a visit with a specialist. This is called a referral. A specialist focuses on a specific health issue. For example, a heart doctor, skin doctor, or someone who does surgery. Your PCP or specialist will arrange your hospital stays, except in an emergency.
- Asks for prior authorization for some services. We will look at all the medical facts given to us to decide if a requested service is the best care for you.

**Note:** You can request a new PCP anytime. Call Member Services if you want to change your PCP.



# Know Where to Get Care

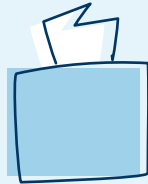
Need help when you're sick or injured? Here's where you can get care.



## Primary Care Doctor

Visit during regular office hours for:

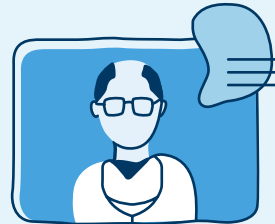
- Checkups, ongoing care, and medicine refills
- Flu shots and other vaccines
- Back pain
- Cold and flu symptoms
- Headaches, migraines
- Minor burns and rashes
- Nausea, vomiting, diarrhea
- Sore throat
- Sprains, strains
- STI, urinary tract infection
- Shortness of breath



## Urgent Care

Visit outside your doctor's office hours for:

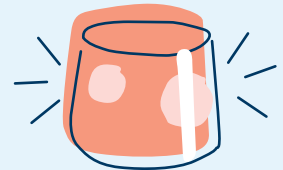
- Most conditions listed for primary care
- Allergic reaction
- Broken bone with no broken skin
- Cuts needing stitches



## Online Doctor Visits

Use 24/7 online doctor visits for:

- Most conditions listed for primary care
- Appointments for therapy and psychiatry
- **SIGN UP TODAY**



## Emergency Room or 911

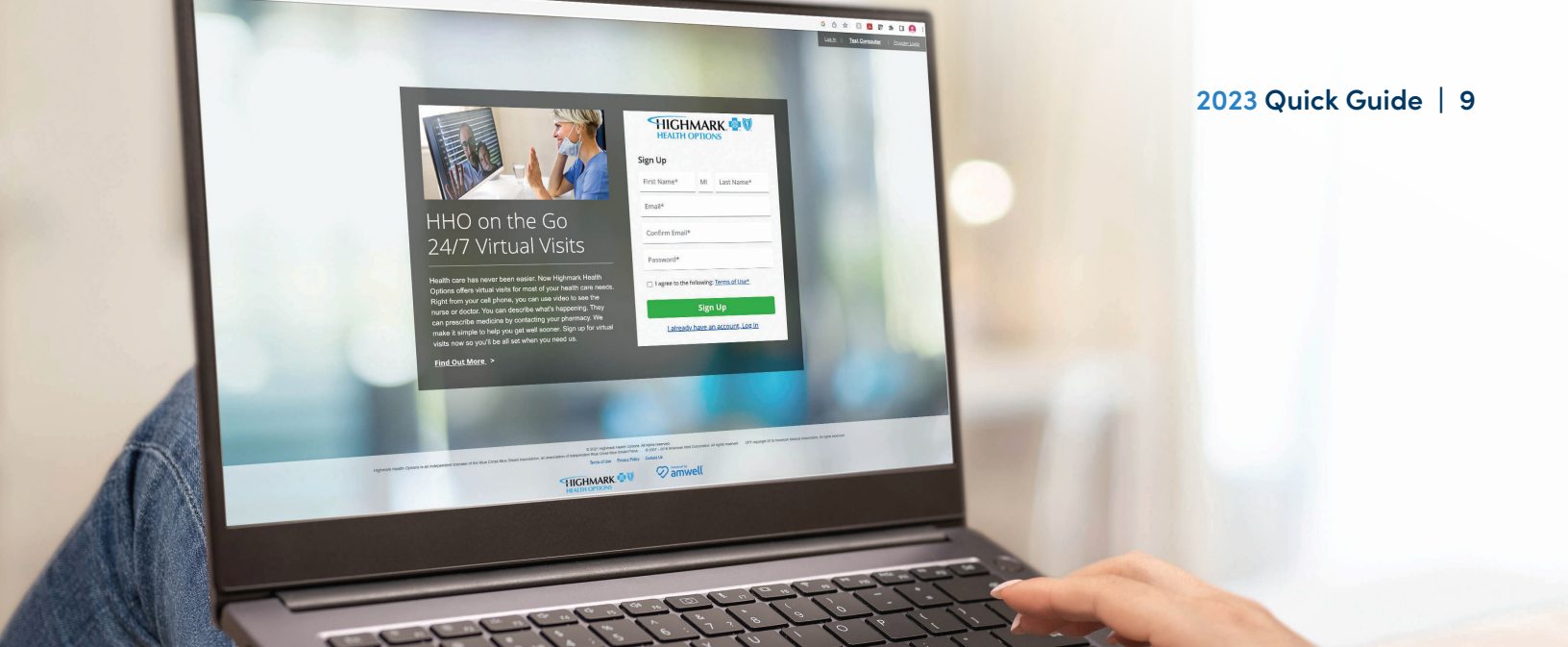
Get care right away for:

- Broken bone out of place
- Chest pain
- Difficulty speaking
- Eye injury
- Head injury or unconscious
- Overdose or poisoning
- Shortness of breath
- Weakness on one side (face or limbs)

Note: For a mental health emergency, call 988. This is the nationwide Suicide and Crisis Lifeline.







## Online Care

If you can't get to your doctor's office or need help before you can get an appointment, use the **HHO on the Go** app, wherever you are. It's available 24/7. Talk to a provider right away for urgent medical care. Or schedule time for mental health care.

Sign up now so you're all set when you need help. Get the app on the Apple App Store or Google Play. Register on the app. Or register online at [HHOontheGo.com](https://HHOontheGo.com).

Note: The **HHO on the Go** doctor is not the same as your PCP. Some PCPs also offer online care. Call your PCP to ask.

## Out-of-Network Care

If you need care from an out-of-network provider, your PCP can call us to request out-of-network coverage. If we find a provider or hospital in the network, we will let your PCP know. If network care is not available, Highmark Health Options will cover out-of-network care for as long as you cannot get network services.

## Care Outside Your Area

If you're out of the service area and have a medical emergency, such as a heart attack or car accident, go to the nearest emergency department. Call your PCP as soon as possible.

## No Coverage Outside the U.S.

If you're outside the U.S. and need medical care, Highmark Health Options will not cover any services you receive. Medicaid cannot pay for any health care services you get outside the U.S.



# Extra Benefits from Highmark Health Options

| Extra Benefits from Highmark Health Options              | Details   |
|--|---|
| Benefits for expecting and new moms                      | <ul style="list-style-type: none"> <li>Mom Options program for expecting moms who have regular exams before baby's birth. Rewards include choice of infant car seat, stroller, Pack 'n Play, or Baby Shower in a Box.</li> <li>Essentials diaper bag packed with diapers and more for the new baby. The bag is also a changing pad. Provided by Care Coordination.</li> <li>Free use of the Pacify app for video visits and calls, 24/7. No appointment needed. Experts answer in 5 minutes or less. Users can ask about breastfeeding, formula feeding, pumping, weaning, adding solid foods, crying and colic, and teething. Plus look up these topics on the app.</li> <li>Free maternity classes in the community.</li> </ul> |
| Diabetes Prevention Program                              | Age 18 and older: A one-year program from Highmark Health Options and the YMCA of Delaware for members who qualify. Can be done in person or online. Up to \$220 in rewards can be earned for completing classes and losing weight.   |
| Digital bathroom scale                                   | Age 20 and older: Covered for adults with specific heart conditions enrolled in the Cardiac Rehab Lifestyle Management program.   |
| Eyeglasses and contact lenses                            | Age 21 and older: Covers choice of select eyeglass frames or contact lenses. (See Standard Benefits, below, for age 20 and younger.)  |
| GED Voucher Program                                      | Age 18 and older: Covers the cost of GED testing through a voucher program.   |
| Healthy Rewards Program                                  | Provides the chance to earn rewards of \$10–\$25 for activities like wellness visits and screenings. Rewards are put on a Healthy Rewards card that can be used like a credit card. And rewards add up. <a href="#">Sign up online.</a>   |
| Healthy Transitions meal delivery                        | Provides free meal delivery to the home for qualified members who have had a recent hospital stay.  |
| Hearing aids   | Age 21 and older: Covers one hearing aid per ear every two years, and batteries for one year. (See Standard Benefits, below, for age 20 and younger.)   |
| LEAN Program   | Age 18 and older: A 12-week program from Highmark Health Options and the YMCA of Delaware to help members eat healthier, move more, and lose weight. Up to \$220 in rewards can be earned for completing classes and losing weight.   |
| SafeLink Smartphone Program                              | Provides a free smartphone to members who qualify. Includes free minutes to call Highmark Health Options.   |
| Transportation services (provided by American Logistics) | Provides free rides for adults and children who qualify to the grocery store, food bank, pharmacy, employment centers, and more. (Free rides to health care visits are provided by Modivcare. See Standard Benefits, nonemergency transportation, below.)   |



# Standard Benefits from Highmark Health Options

| Standard Medicaid Benefits   | Details   |
|--|---|
| Allergy testing  | Covered   |
| Ambulance services   | Covered   |
| Ambulatory surgical centers  | Covered   |
| Behavioral health (mental health) and substance use treatment, outpatient care | <ul style="list-style-type: none"> <li>• Age 18 and older: Covered</li> <li>• Age 17 and younger: Covered for 30 outpatient hours per year. Additional outpatient hours are covered through the Department of Services for Children, Youth, and Their Families (DSCYF).</li> <li>• Note: For those participating in PROMISE, services are covered through the State.</li> </ul>   |
| Behavioral health (mental health) and substance use treatment, inpatient care  | <ul style="list-style-type: none"> <li>• Age 18 and older: Covered</li> <li>• Age 17 and younger: Covered through the Department of Services for Children, Youth, and Their Families (DSCYF).</li> </ul>  |
| Blood and plasma products  | Covered   |
| Bone density screening   | Covered   |
| Cancer screening   | <p>Covers screenings for:</p> <ul style="list-style-type: none"> <li>• Breast cancer (mammogram)</li> <li>• Cervical cancer (Pap test)</li> <li>• Colorectal cancer (colonoscopy)</li> <li>• Prostate cancer</li> </ul>   |
| Care coordination services and care management                                 | Covered   |
| Chemotherapy and radiation   | Covered   |
| Chiropractic care  | Covers diagnostic imaging and manipulation of the spine to reduce neck, back, pelvis, and sacrum pain. Also covers services to reduce pain and help healing, such as acupuncture and massage.   |
| Dental care  | <ul style="list-style-type: none"> <li>• Age 21 and older: Covers preventive and corrective dental care with \$1,000 limit, excluding removal of bony impacted wisdom teeth. Additional \$1,500 may be approved for emergency care.</li> <li>• Age 20 and younger: Covered by the State, excluding removal of bony impacted wisdom teeth.</li> <li>• Removal of bony impacted wisdom teeth is covered under the Highmark Health Options medical benefit.</li> </ul> |



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| Diabetes care                          | Covers education, equipment, and supplies, including blood glucose monitors and strips.  |
| Dialysis                               | Covered  |
| Durable medical equipment and supplies | Covers equipment and supplies ordered by a doctor, including bed liners and diapers for those age 4 and older.   |
| Emergency department care              | Covered  |
| Eye exam, routine visit                | Covers one routine exam each year.   |
| Eye exam, sick visit                   | Covers sick visits for conditions such as diabetic retinopathy, glaucoma, and infections.  |
| Eyeglasses and contact lenses          | Age 20 and younger: One pair of eyeglasses or contact lenses per year, limitations apply. (See Extra Benefits, above, for age 21 and older.)   |
| Family planning services               | <ul style="list-style-type: none"> <li>• Covers network or out-of-network services for DSHP members.</li> <li>• Covers services from network providers for DHCP members. Does not cover services from out-of-network providers for DHCP members.</li> </ul>                                    |
| Federally qualified health centers     | Covered  |
| Genetic testing                        | Covered  |
| Glaucoma screening                     | Covered  |
| Gynecology visit                       | Covers pelvic exam and Pap test.   |
| Hearing aids and batteries             | Age 20 and younger: Covered<br>(See Extra Benefits, above, for age 21 and older.)  |
| Hearing exams                          | Covered  |
| HIV/AIDS testing                       | Covered  |
| Home health care                       | Covered  |
| Hospice care                           | Covers hospice care in a facility or at home.  |
| Hospital care                          | <p>Covers inpatient care, including inpatient rehabilitation, and outpatient care.</p> <p>Note: As described in the behavioral care inpatient entry, services for those age 17 and younger are covered through the Department of Services for Children, Youth, and Their Families (DSCYF).</p> |
| Imaging services                       | Covers diagnostic imaging services:<br>X-rays; CT, PET, MRI, and SPECT scans; and nuclear studies.   |
| Infusion therapy                       | Covers inpatient and outpatient services.  |
| Lab services                           | Covers diagnostic tests, such as blood tests.  |
| Long-term services and supports        | Covered for DSHP Plus LTSS.  |





|  |  |
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| Maternity care                             | Covers care before, during, and following birth. Also covers childbirth and parenting education.   |
| Nonemergency transportation                | Covered by the State for rides to health care visits via <a href="#">Modivcare</a> .   |
| Nursing home care                          | Covered up to 30 days per year; additional days are considered long-term care. Apply to the Delaware Medical Assistance Program for long-term care.  |
| Observation                                | Covered  |
| Online medical visits                      | Covers virtual visits at HHO on the <a href="#">Go website</a> or app. Available 24/7. <ul style="list-style-type: none"> <li>• All ages: Urgent care.</li> <li>• Age 18 and older: Therapy and psychiatry.</li> </ul>   |
| Opioid addiction treatment                 | Covers medication-assisted therapy.  |
| Organ transplant                           | Covers transplant and evaluation before transplant.  |
| Orthopedic shoes                           | Covered*   |
| Outpatient surgery                         | Covers same-day and ambulatory surgery.  |
| Pain management                            | Covered  |
| Personal care                              | Covers services provided by aides in the home.   |
| Physical, speech, and occupational therapy | Covers outpatient services.  |
| Podiatry care                              | Covers routine podiatry care for people with diabetes or blood flow problems in the legs.  |
| Prescription drugs                         | Covers medicine prescribed by a doctor. A 90-day supply is available for some medicines for chronic conditions.  |
| Primary care provider visits               | Covers doctor office visits, checkups, and sick visits.  |
| Private-duty nursing                       | Covered with prior authorization.  |
| Prosthetics and orthotics                  | Covered*   |
| Respite care (pediatric)                   | Age 20 and younger: Covers short-term services so a child's regular unpaid caregiver can take time away. The covered benefit is for a total of 285 hours or 15 days per year. Respite care can either be at home or outside the home (for example, at a center). Emergency respite is a maximum of six 72-hour episodes per year. Note: This benefit is no longer provided by the Department of Education. |
| School-based wellness centers              | Covered  |
| Second opinion                             | Covers advice from a second doctor to compare with the advice of another doctor.   |
| Self-directed attendant care               | Age 20 and younger: Covered for children who receive personal care services. Includes help with activities of daily living, as directed by a parent or other adult. Limit of 40 hours of care per week.  |



|   |  |
|---|--|
| Skilled nursing facility                      | Covers nursing home care up to 30 days per year.   |
| Sleep apnea study                             | Covered  |
| Specialist visits                             | Covers care from a doctor who has special training for a specific condition or illness.  |
| Stop-smoking help                             | Covered by Quitline. Available in person and online.   |
| Surgery                                       | Covers inpatient and outpatient surgery.   |
| Urgent care/Walk-in care clinics              | Covers care or medical treatment needed within 48 hours. Not an emergency.   |
| Well-baby and well-child visits, vaccinations | Covers care for children with Medicaid coverage through the Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) program. |
| Wheelchair rental                             | Requires prior authorization.  |

\*Requires prior authorization if cost is more than \$500.

## Benefits That Are Not Covered

|   |  |
|---|--|
| Abortion  | Covered only in cases of incest, rape, or threat to the mother's life. |
| Acupuncture   | Unless provided by a chiropractor.                                     |
| Care from Christian Science providers and sanitariums |  |
| Cosmetic services                                     |  |
| DESI drugs *  |  |
| Infertility treatments                                |  |
| Sterilization for those age 20 and younger            |  |

**\*Drug Efficacy Study Implementation (DESI):** A Food and Drug Administration (FDA) program that requires that all drugs be effective as well as safe. Drugs coded as DESI are not covered by the Medicaid program.





## Prescription Drug Benefits

Highmark Health Options uses a list of prescription drugs approved by Delaware Health and Social Services for people with Medicaid. This is called the preferred drug list. Other approved medicines appear on the supplemental drug list.

There are many pharmacies in the Highmark Health Options network. Always use a network pharmacy to fill and refill your prescriptions. You can call or visit any network pharmacy to request a refill. Call Member Services or search the [Provider Directory](#) to find a network pharmacy.



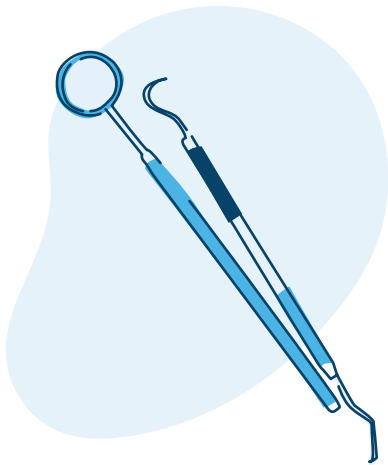
### Request a 90-Day Supply

Do you take a prescription drug for a long-term condition? You may be able to get a 90-day supply instead of a 30-day supply. This means you only need to refill your prescription four times a year. [Go to our website](#) to find the list of medicines that are covered for a 90-day supply.



# Dental, Hearing, and Vision Benefits

Highmark Health Options covers dental, hearing, and vision care for adults. Dental benefits for children are covered by the State of Delaware. Hearing and Vision benefits for children are covered by Highmark Health Options.



## Dental Benefit for Adults

Your dental benefit includes \$1,000 coverage each year. More coverage (up to \$1,500) may be approved for emergency dental care. You have coverage for exams, cleanings, surgery, periodontics, preventive services, and denture repair. Dentures are not covered as part of this benefit. Call Member Services or search the [Provider Directory](#) to find a dentist.

Note: The State covers dental services for children age 20 and younger. Call Customer Relations, Delaware Division of Social Services, at 1-800-372-2022.



## Hearing Benefit for Adults

Your hearing benefit includes a routine exam and one hearing aid for each ear every two calendar years, as needed, with no copay. Select from six brands of hearing aids. Also included: ear molds and fittings, 60-day trial period, 1-year supply of batteries, and 3-year manufacturer's warranty for repairs and maintenance. Call 1-877-759-3272 to talk with a hearing consultant and schedule a visit.

Note: Standard benefits from Highmark Health Options for children age 20 and younger include hearing exams, hearing aids, and batteries.







## Vision Benefit for Adults

Your vision benefit includes an annual eye exam with no copay. Coverage also includes disposable or extended-wear contact lenses or a choice of eyeglass frames with clear plastic prescription lenses. Call Member Services or search the [Provider Directory](#) to find an eye doctor.

Note: Standard benefits from Highmark Health Options for children age 20 and younger include one pair of eyeglasses or contact lenses per year.



# Maternity Benefits

We're here for you before and after your baby is born. It's very important to pay attention to your health during this time of change. Be sure you see your doctor within 14 days of becoming aware you are expecting. And see your doctor regularly before and after your baby is born for prenatal and postnatal exams.

Maternity care is covered under your standard Medicaid benefits. In addition, Highmark Health Options provides extra benefits that are not standard Medicaid benefits.

Standard maternity benefits include:



- Office visits and tests before your baby is born.
- Your hospital stay and care when you have your baby.
- Office visits and tests after your baby is born.

Extra maternity benefits from Highmark Health Options include:



- Mom Options program for expecting moms who have regular exams before baby's birth. Rewards include choice of infant car seat, stroller, Pack 'n Play, or Baby Shower in a Box.
- Free use of the Pacify app for video visits and calls, 24/7, for expert help with breastfeeding, formula feeding, pumping, weaning, and more.
- Essentials diaper bag packed with diapers and more for your new baby.
- Free maternity classes in the community.



## Depend on Your Care Coordinator

Your maternity benefit includes a Care Coordinator, one person you can talk to when you're expecting and after your baby is born. A Care Coordinator is a nurse or social worker who can answer your questions, help you plan doctor visits, find community services, and more. Ask your Care Coordinator to enroll you in the Mom Options program.

Note: Your benefit also includes family planning. See the list of standard benefits.



Highmark Health Options is a managed care organization serving people who qualify for Medicaid. We help each of our more than 154,000 members get the care and services they need to live healthier and more independent lives, and we collaborate with providers and regulators to improve health outcomes, simplify the health care experience, and ensure affordability. Medicaid covers 1 in 5 Americans as a state-run health insurance program. Highmark Health Options members include individuals and families with low income or complex needs, expecting mothers, children, and people with disabilities.

### For Help in Your Language

Highmark Health Options provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters.
- Written information in other formats (large print, Braille, audio, accessible electronic formats, other formats).

Free language services to people whose primary language is not English, such as:

- Qualified interpreters.
- Information written in other languages.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

**ATENCIÓN:** Si usted habla español, se encuentran disponibles servicios de asistencia con el idioma sin costo alguno para usted. Llame al número que figura al dorso de su tarjeta de identificación (TTY: 711).

**ATANSYON:** Si w pale kreyòl ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele nimewo ki sou do kat idantifikasyon w lan (TTY: 711).





 | [HighmarkHealthOptions.com](https://www.HighmarkHealthOptions.com)

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