



# Everything you need to know about your child's health plan

# Table of contents

Welcome to Independence Blue Cross ..... 1

Introduction to your child’s health plan ..... 7

How to receive care ..... 11

Understanding your child’s prescription drug benefits ..... 13

Ways to save on care..... 15

Stay connected..... 19

# Welcome to Independence Blue Cross

Thank you for choosing Independence Blue Cross (IBX). Keystone HMO CHIP benefits are underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross, independent licensees of the Blue Cross and Blue Shield Association. Our goal is to provide your child with health care coverage that can help manage their needs. This booklet will help you understand your child’s Keystone HMO CHIP benefits and services so you can take full advantage of your child’s membership.

You’ll find valuable information on:

- How to select a primary care physician
- What services are and are not covered by your child’s health insurance
- How decisions are made about what is covered
- How to get in touch with us

You also have access to the IBX member website at [ibx.com](https://ibx.com) where you can register and take advantage of the resources available to you for your child’s care.

If you have any other questions, feel free to call our Keystone HMO CHIP Member Help Team at **1-800-464-5437 (TTY/TDD: 711)**, and we will be happy to assist you.

Again, thank you for choosing IBX. We look forward to providing your child with quality health care coverage.





## About IBX

For more than 85 years, we've provided the best in quality, reliability, and service to the greater Philadelphia region. We're dedicated to improving the health and wellness of the communities we serve in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

With an expansive network of doctors and hospitals to choose from, IBX offers the largest number of options for quality care in the region.

And when you need help, we're here to support you online, over the phone, and in person — whatever is most convenient for you.





## You're at the center of everything we do

At IBX, we see each of our members as an individual, with unique needs and concerns. Our mission to build healthier lives for you and your family shapes our actions and decisions every day. We're dedicated to harnessing the very latest ideas and technologies to deliver access to care that meets your needs and surpasses your expectations.

It's reflected not only in our many affordable health plans and problem-solving services tailored to the needs of real people, but also in the way we partner with best-in-class organizations and thought leaders to predict and prevent illness, and in our cutting-edge use of data analytics to help keep you healthier.

It's visible in our support and mentorship of the most promising young health care companies and our bold new models of care, which reward physicians and hospitals for keeping you well.

We're revolutionizing health care, and our focus is on you.



A photograph of four children playing on a large tire swing hanging from a thick tree branch. The swing is made of a large, black, treaded tire. A boy in a green shirt and white shorts is standing on the tire, leaning forward. A girl in a white shirt is sitting on the tire, looking up. A boy in a blue shirt is sitting on the tire, looking down. A girl in a light blue dress is sitting on the tire, looking up. The background is a lush green field with trees and a bright sun filtering through the leaves, creating a warm, golden light.

# Introduction to your child's health plan

## What is a primary care physician?

Your child has Keystone HMO CHIP, which means you must choose a primary care physician (PCP) who will coordinate the overall medical care for your child. Your child's PCP is the doctor who will treat them for basic health care needs.

All network health care providers are required to provide coverage 24 hours a day, 7 days a week, either in office or by on-call/answering services. However, you may choose to use an alternative care setting, such as an urgent care or retail health clinic.

Anytime your child needs to see a specialist, such as a cardiologist or dermatologist, your child's PCP will refer them to a provider who's in our network.

PCPs also choose radiology, physical therapy, and laboratory sites to which they send their patients. You will need to visit those providers when you need any of these services.

If your child needs a service their PCP doesn't provide, like diagnostic testing or hospitalization, the PCP will refer your child to an in-network facility.

## How you choose or change your child's PCP

Your child has access to our expansive network of physicians, specialists, and hospitals.

To select or change your child's PCP, search our provider network. Visit [ibx.com/CHIPproviderfinder](https://ibx.com/CHIPproviderfinder), where you can search by specialty (for example, internal medicine or pediatrics), location, name, address, phone number, gender, race, ethnicity, languages spoken, professional qualifications, medical school attended, residency completion, and board certification status.

Provider and facility profiles include interactive location maps and details on specialties, languages spoken by staff, patients accepted, availability of evening and weekend hours, and more.

To choose or change your child's PCP, call **1-800-464-5437 (TTY/TDD: 711)** and one of our Keystone HMO CHIP Member Help Team representatives will assist you.



# Introduction to your child’s health plan

## Rights and responsibilities

To obtain a list of Rights and Responsibilities, go to [ibx.com/CHIPhealtharticles](https://ibx.com/CHIPhealtharticles), or call our Keystone HMO CHIP Member Help Team at **1-800-464-5437 (TTY/TDD: 711)**.

## Utilization Management (UM)

It is the policy of IBX and its affiliates (“Plans”) that all utilization review decisions are based on the benefits available under your child’s coverage, and the medical necessity of health care services and supplies in accordance with the Plans’ definition of medical necessity.

The nurses, medical directors, other professional providers, and independent medical consultants who perform utilization reviews are not compensated or given incentives based on their coverage review decisions.

If you have questions about the utilization decision process or a determination you have received, UM is available Monday through Friday from 8 a.m. to 5 p.m. You may call **1-800-ASK-BLUE (TTY/TDD: 711) (1-800-275-2583)** to reach UM staff. Representatives are available after business hours as well. For urgent issues related to UM after 5 p.m., call **1-800-ASK-BLUE (TTY/TDD: 711) (1-800-275-2583)**.

## Making an appeal or complaint

Keystone HMO CHIP maintains a complaint appeal process and a grievance process. To make a complaint or grievance, or for more information on the appeals process, please call our Keystone HMO CHIP Member Help Team at **the number listed on the back of your child’s ID card. You may also write or send a fax to:**

**Keystone Health Plan East  
Member Appeals Department  
P.O. Box 41820  
Philadelphia, PA 19101-1820  
Fax: 1-888-671-5274**

## Evaluating new and emerging technologies

In an effort to provide coverage for safe and effective treatments, we evaluate new and emerging technologies for medical and behavioral health conditions. In accordance with accepted principles of technology assessment, we routinely evaluate the available evidence based on government regulatory bodies, scientific evidence, and other criteria.







## How to get care

### Scheduling an appointment

Simply call your child's doctor's office and request an appointment. If possible, call network providers 24 hours in advance if your child is unable to make it to a scheduled appointment.

For more information about standards for doctor appointments, wait times, hours, and access, visit [ibx.com/quality-management](https://ibx.com/quality-management).

### Referrals

Your child is required to get a referral from their PCP for specialty services. All referrals are done electronically, so your child can get the care they need as quickly and conveniently as possible. You can log in at [ibx.com](https://ibx.com) to view your child's open referrals.

Your child does not need a referral from their PCP for the following covered services:

- Emergency services
- Care from a participating obstetrical/gynecological specialist
- Behavioral health care and substance use treatment
- Inpatient hospital services that require preapproval (this does not include a maternity hospital stay)
- Dialysis services performed by a participating facility provider or by a participating professional provider
- Nutrition counseling for weight management
- Diabetes education

### Services that require preapproval before receiving care

Certain in-network services and all out-of-network services require preapproval prior to receiving care to ensure that the service you seek for your child is medically necessary. Since your child's care is provided by their PCP, all necessary preapprovals will be obtained for you by their PCP. It is important to understand that preapproval is not the same thing as the process for receiving referrals from their PCP. Members can review services that require pre-approval by logging into their member portal at [ibx.com/login](https://ibx.com/login), selecting the *Coverage and benefits* tab, and then selecting *My benefits*.

### Transitioning from pediatric to adult care

When you're looking to change your child from pediatric to adult care, IBX provides helpful information on network providers. Our *Find a Doctor* tool makes it easy to search our broad network for a new primary care doctor.

- Search by name, location, or specialty.
- Access valuable information such as the provider's gender, hospital admitting privileges, and languages spoken at the practice.
- Review and compare the qualifications and experience of network physicians. For members of childbearing age, *Find a Doctor* can help with finding a gynecologist or obstetrician.

Visit [ibx.com/CHIP](https://ibx.com/CHIP) to use these valuable resources. If you do not have Internet access, call our Keystone HMO CHIP Member Help Team at **1-800-464-5437 (TTY/TDD: 711)** to obtain a copy of the Provider Directory for your child's coverage.





## Understanding your child's prescription drug benefits

As part of our commitment to provide your child with comprehensive prescription drug coverage, a formulary feature is included in your child's prescription drug benefits. A formulary is a list of selected drugs that are approved by the U.S. Food and Drug Administration (FDA) and reviewed by our Pharmacy and Therapeutics Committee, a group of physicians and pharmacists from the area. The prescription drugs in our formulary have been selected for inclusion based on their reported medical effectiveness, safety, and value.

The tiering structure in our formulary shows how much you would pay out of pocket for each drug. The list below is organized from lowest to highest level of cost-sharing.

- Low-cost generic (availability varies by benefit)
- Generic
- Preferred Brand
- Non-preferred Drug
- Specialty (availability varies by benefit)

Log in at [ibx.com](https://ibx.com) to review your child's drug formulary. For general questions regarding your child's prescription drug benefits, please call **1-888-678-7012 (TTY/TDD: 711)**.

### Procedures that support safe prescribing

Several procedures support safe prescribing patterns for our prescription drug programs, such as prior authorizations or safety edits (e.g., age limit, quantity limit, morphine milligram equivalent limit, and concurrent Drug Utilization Review).

Prior authorization requirements and utilization management limits are designed to optimize your child's prescription drug benefits by promoting appropriate utilization. They are based on FDA guidelines, which include approved uses outlined in the manufacturer package insert, and the criteria are approved by our Pharmacy and Therapeutics Committee.

### Formulary exception requests


Providers may request consideration for preferred coverage of a non-preferred drug when there has been a trial of, or contraindication to, at least three formulary alternatives when applicable. Please note, restrictions apply to formulary exception requests. Drugs on the generic tier, preferred brand tier, and specialty tier are not eligible for tier exceptions.

When requesting an exception, the provider should complete the formulary exception request form and provide details to support the request.





## Ways to save on care

Care options	Costs
 <b>Your doctor's office</b> Your doctor knows your child's medical history best.	\$
 <b>Retail health clinic</b> An alternative to your child's doctor for non-emergency care for minor, uncomplicated illness or injury.	\$
 <b>Urgent care center</b> Situations that are not life-threatening but need immediate attention like sore throat, fever, sinus infection, earache, cuts, rashes, sprains, and broken bones.	\$\$
 <b>Emergency room</b> For serious or life-threatening symptoms.	\$\$\$

Your managed care plan may not cover all your health care expenses. Please read this Handbook carefully to determine which health care services are covered.



# Ways to save on care

## Using your child’s preventive care benefits

Quality preventive care is vital to your child’s long-term health and well-being. That’s why we cover 100 percent of certain preventive services, offering them without a copayment if received from your child’s PCP or other in-network provider.

Covered preventive services include, but are not limited to:

- Pediatric preventive care:
  - Physical examination, routine history, routine diagnostic tests
  - Oral health risk assessment, fluoride varnish for children ages 5 months to 5 years old
  - Well baby care
  - Blood lead level screening and lead testing
  - Iron anemia screening
  - Immunizations recommended by the Centers for Disease Control and Prevention (CDC)
  - Autism spectrum disorder and developmental screening
- Women’s preventive health services such as:
  - Routine gynecological exam
  - Breastfeeding
  - Contraception

Be sure to consult with your child’s PCP for preventive services and/or screenings.

For more information, please visit [ibx.com/CHIP](#) and select *Member Resources*, then select *Make Your Child’s Health a Priority*.

For a list of covered preventive services, visit [ibx.com/CHIP](#) and select *Member Resources*, then *Benefits Handbook*.

## Retail health clinic

A retail health clinic is another alternative when you can’t get an appointment with your child’s doctor for non-emergency care. Retail health clinics use certified nurse practitioners who treat minor, uncomplicated illnesses or injuries. Some retail health clinics may also offer flu shots and vaccinations.

Not sure what facility to use? Log in at [ibx.com](#) or call our Keystone HMO CHIP Member Help Team at **1-800-464-5437 (TTY/TDD: 711)** for help deciding where to go for care.

## Urgent care

Urgent care is necessary treatment for a non-life-threatening, unexpected illness or accidental injury that requires prompt medical attention when your child’s doctor is unavailable. Examples include sore throats, fevers, sinus infections, earaches, cuts, rashes, sprains, and broken bones.

You may visit an urgent care center as a convenient, safe, and affordable treatment alternative to emergency room care when you can’t get an appointment with your child’s doctor.

Visit [ibx.com/CHIPhealtharticles](#) and select *Differences between emergency care and urgent care* for more information.

# Ways to save on care

## Emergency care

In the event of an emergency, go to the nearest hospital emergency room. If you believe your child’s situation is particularly severe, call 911 for assistance.

A medical emergency is a medical or psychiatric health issue in which symptoms are so severe that the absence of immediate medical attention could place your child’s health in serious jeopardy.

Visit [ibx.com/CHIPhealtharticles](#) and select *Differences between emergency care and urgent care* for more information.

## Ask for generics

Generic prescription drugs are a money-saving, effective alternative to brand-name prescription drugs. If you would like to try the generic equivalent of your child’s brand-name prescription medication, simply ask your child’s doctor.

For more generic therapeutic alternatives, visit [ibx.com /rx](#) to access the latest prescription drug formulary.

## Your child is covered while traveling

You can travel with the peace of mind of knowing that IBX goes with your child wherever they go. If your child needs medical care when they are away from home, you should follow these guidelines.

- In a true emergency, go to the nearest emergency room.
- In an urgent care situation, call **1-800-810-BLUE (TTY/TDD: 711) (1-800-810-2583)** to find an in-network provider in the area. You may also visit an urgent care center for medical issues if an in-network provider is unavailable and if your child does not require the medical services of an emergency room.
- Before visiting a physician’s office, you must obtain a preapproval for your child.

To learn more, visit [ibx.com/CHIPhealtharticles](#) and select *Using coverage when traveling*.

## Receiving services for behavioral health, alcohol, or substance use treatment

If your child requires outpatient or inpatient behavioral health or substance use services, a written referral from their PCP is not necessary. Keystone HMO CHIP behavioral health and substance use benefits can be reached by calling **1-800-ASK-BLUE (TTY/TDD: 711) (1-800-275-2583)**.

## Access to Registered Nurses 24/7/365

Registered Nurse Health Coaches are available 24/7/365 to support you and your child in many ways. Services include a Health Information Line for answers to health-related questions, a Transition of Care Program to help coordinate care after a hospital stay, a Baby BluePrints® maternity program to support members through their pregnancies, condition management for support in the management of chronic conditions, and Case Management to facilitate the management of complex and/or high-risk health situations.

Health Coaching services are free, voluntary, and you may opt in or out at any time. For further information on how to use program services and to determine your child’s eligibility, simply call **1-800-ASK-BLUE (TTY/TDD: 711) (1-800-275-2583)** and ask to speak with a Health Coach.





# Stay connected

You have access to the IBX member website. Visit [ibx.com/login](https://ibx.com/login) to register and take advantage of the resources available to you, such as:

## Find a doctor

To find the right providers for your child’s care, go to [ibx.com/CHIPproviderfinder](https://ibx.com/CHIPproviderfinder). You can search by doctors, hospitals, or other care facilities. We also provide informative doctor and hospital profiles as well as nationally recognized quality measurements to help you select the provider who is right for your child. Our provider profiles include:

- Credentials, including professional qualifications, specialty, medical school attended, residency completion, and board certification status
- Hospital affiliations
- Reviews from other members
- Address, contact information, and office hours
- New patient acceptance status
- Provider gender, race, ethnicity, and languages spoken by provider, and languages spoken by staff

Members can also call our Member Help Team at **1-800-464-5437 (TTY/TDD: 711)** to request a paper copy of a provider directory.

## Organize your claims

Log in at [ibx.com](https://ibx.com) and select Claims & Finances from your Dashboard. You can view a full list of your claims and easily find specific claims using the filter option. You can also bookmark each claim to quickly find it again, and organize your claims by assigning categories.

## Other tools at your fingertips

Besides finding a doctor, you can log in at [ibx.com](https://ibx.com) to:

- Access current benefits information by selecting Coverage & Benefits from your Dashboard
- Order or print a new ID card

## Text and email

Receive helpful digital communications. If you choose to opt in, you will receive text messages and/or emails that communicate helpful, relevant information about your child’s health plan, maximizing your child’s benefits, and wellness programs.

To sign up, go to [ibx.com/CHIPConnect](https://ibx.com/CHIPConnect).

## Contact information

Call **1-800-464-5437 (TTY/TDD: 711)** to speak to one of our experienced Keystone HMO CHIP Member Help Team representatives who are available to answer your questions Monday through Friday, 8 a.m. to 6 p.m.

Mailing address:  
PO Box 13449  
Philadelphia, PA 19101-9552

Walk-in service:  
1919 Market Street, 2nd Floor  
Philadelphia, PA 19103  
Hours: Monday through Friday, 8 a.m. to 5 p.m.



## Connect with us on social media

“Like” the IBX page on Facebook or follow us on X (formerly known as Twitter) and Instagram, and you’ll find a whole new approach to making healthy lifestyle changes, one step at a time.

- Receive health and wellness tips that can help you improve your child's well-being.
- Enter contests and promotions.
- Connect with other health-minded individuals.
- Learn how to incorporate fitness, good nutrition, and stress management into your child's everyday life with practical advice.

## Language services for members

If you prefer a language other than English, call **1-800-464-5437** and a Keystone HMO CHIP Member Help Team representative will work with you through an interpreter over the telephone to help you understand your child's benefits and answer any questions you may have. Members can also dial 711 for Telecommunications Relay Services.

For more information, visit [ibx.com/CHIPhealtharticles](https://ibx.com/CHIPhealtharticles) and select *Reaching multilingual Customer Service*.

For more information, visit [ibx.com/CHIPhealtharticles](https://ibx.com/CHIPhealtharticles) and select *Reaching multilingual Customer Service*.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



[illegible][illegible]



## Multi-Language Interpreter Services

**ATTENTION:** If you speak a language other than English, language assistance services, free of charge, are available to you.

**Call:** 1-800-464-5437 (TTY: 711).

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-464-5437 (TTY: 711).

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-464-5437 (телетайп: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-464-5437（TTY：711）。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-464-5437 (TTY: 711).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-464-5437 (رقم هاتف الصم والبكم: 711).

**ध्यान दिनुहोस्:** तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-464-5437 (टिटिवाइ: 711) ।

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-464-5437 (TTY: 711)번으로 전화해 주십시오.

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចុះ ទូរស័ព្ទ 1-800-464-5437 (TTY: 711)។

**ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-464-5437 (ATS : 711).

သတိပြုရန် - အကယ့်၍ သဒ္ဓည ဂျမန္တစကား ကို ဝေ့ဟပါက၊ ဘာသာစကား အကူအညီ၊ အခမဲ့၊ သင့်အကြံက စီစဉ်ဆောင်ရွက်ပေးပါမည်။ ဖုန်းနံပါတ် 1-800-464-5437 (TTY: 711) သို့မူ ခေငှဆိုပါ။

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-464-5437 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-464-5437 (TTY: 711).

**লক্ষ্য করুন:** যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-800-464-5437 (TTY: 711)।

**KUJDES:** Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-464-5437 (TTY: 711).

**सुचना:** જો તમેગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષાસહાયસેવાઓતમારમાટેઉપલબ્ધછે. ફોન કરો 1-800-464-5437 (TTY: 711).

## Discrimination is Against the Law

Independence Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Independence Blue Cross does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Independence Blue Cross:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator or The Bureau of Equal Opportunity.

If you believe that Independence Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

- Our Civil Rights Coordinator, in person or by mail: 1901 Market Street, Philadelphia, PA 19103, by phone: 1-888-377-3933 (TTY: 711), by fax: 215-761-0245, or by email: [civilrightscoordinator@1901market.com](mailto:civilrightscoordinator@1901market.com).
- The Bureau of Equal Opportunity, in person or by mail: Room 223, Health and Welfare Building, P.O. Box 2675, Harrisburg, PA 17105-2675, by phone: (717) 787-1127 (TTY: (800) 654-5484), by fax: (717) 772-4366, or by email: [RA-PWBEOAO@pa.gov](mailto:RA-PWBEOAO@pa.gov).

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator or The Bureau of Equal Opportunity is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at the following website: [www.healthinsurancehosting.com/notices](http://www.healthinsurancehosting.com/notices).



Benefits underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross, independent licensees of the Blue Cross and Blue Shield Association.

For additional information regarding the Children's Health Insurance Program, visit [ibx.com/CHIP](https://ibx.com/CHIP) or contact us at **1-800-464-5437 (TTY/TDD: 711)**.

