

# HUSKY B

Healthcare for Uninsured Kids and Youth



THE HUSKY B PLAN OFFERS A FULL HEALTH INSURANCE PACKAGE FOR CHILDREN UP TO AGE 19. HUSKY PAYS FOR DOCTOR VISITS, PRESCRIPTIONS, VISION, DENTAL CARE AND MUCH MORE.



When your child is accepted into HUSKY B, you are asked to "enroll" your child into a HUSKY health plan. HUSKY B gives you freedom to choose one of three different health plans to coordinate benefits for your child. Keep reading for more information.

For more information, call toll-free

**1-800-656-6684**

If you are hearing impaired, call:

TTY/TDD 1-800-410-1681

Visit our website at

[www.huskyhealth.com](http://www.huskyhealth.com)

## CHOOSING A HUSKY HEALTH PLAN

### THREE EASY STEPS

#### STEP 1

Read "Tips on choosing a HUSKY health plan" on the next page. This will help you make the right choice.

#### STEP 2

Review the HUSKY health plan information on the following pages.

#### STEP 3

Fill out and sign the HUSKY B enrollment form that you received with this mailing. You can also call and choose a plan right over the phone.

Para recibir este material en español llame al:  
**1-800-656-6684**

# TIPS ON CHOOSING A HUSKY HEALTH PLAN

**All your children in HUSKY B must belong to the same plan.**

Therefore you should find out:

- Which HUSKY health plan your child/children's Primary Care Provider (PCP) accepts
- Which health plan works with the hospitals and other providers that your child/children use
- Which health plan your child/children's specialist works with, especially if your child/children has special medical needs

You can call 1-800-656-6684 or the health plans directly (phone numbers on page 5) to find out which plans work with your child/children's providers.

All HUSKY B plans have:

- \* A statewide service area
- \* Bilingual staff (English & Spanish) in member services
- \* Translators available for other languages (just ask member services)
- \* Some clinics & providers with evening and weekend hours
- \* Some clinic & providers' offices on bus lines
- \* Evening/weekend urgent care services

See page 5 for more plan information



TO IDENTIFY PROVIDERS AND HOSPITALS IN EACH PLAN, SPEAK WITH A HUSKY CUSTOMER SERVICE REPRESENTATIVE.

**IF YOU NEED HELP CHOOSING A HUSKY PLAN AND PCP, CALL**

**1-800-656-6684**

## What is a PCP?

All children in HUSKY B must have a Primary Care Provider (PCP). PCP is a health care provider who manages your child/children's care and:

- \* Decides what services are needed
- \* Provides most of these services, including regular checkups and visits when you are sick
- \* Makes referrals to specialists as needed

## Out-of-Network Providers

If you need to see a medical provider and you cannot locate one, please call your HUSKY health plan. Your health plan will work with you to find a participating provider. If your plan cannot find a participating provider, and if it is medically necessary, the plan will make a temporary arrangement with a provider who does not participate with their plan. This is called an out-of-network provider. This temporary arrangement can continue for as long as it is medically necessary and the health plan's network providers are unable to provide the service. If you get services from an out-of-network provider without approval from your HUSKY health plan first, you may have to pay for the services, unless it is an emergency.

# How much does it cost to have HUSKY B coverage?



There are some costs for HUSKY B coverage. The amount you pay depends on the number of people in your family and your total family income. The chart below outlines these costs.

## 2010 HUSKY B Income Guideline and Expense Chart: Effective 7/01/2010

Income Guide*					HUSKY B Monthly Premium	HUSKY B Co-payments and Co-insurance
Examples below use monthly income guidelines for 2 and 4 person families						
	Family size	Monthly income	Family size	Monthly income		
Level 1	2	\$2,247 to \$2,855	4	\$3,400 to \$4,319	No Premium	Co-payments and co-insurance are the same for all HUSKY B members: \$10 for non-preventive office visits \$10 for outpatient behavioral health visits \$15 for hearing or vision exam \$5 for generic prescriptions \$10 for brand prescriptions Co-insurance applies to some dental services. See <a href="http://www.huskyhealth.com">www.huskyhealth.com</a>
Level 2	2	\$2,855 to \$3,645	4	\$4,319 to \$5,514	\$38 for the first child, maximum of \$60 per month regardless of the number of children	
Level 3	2	over \$3,645	4	over \$5,514	Group premium of \$195 per month per child	

\*Your family income and size determine if your child/children are eligible for HUSKY B and how much the coverage will cost. Income guidelines are updated each year on April 1st. Annual cost-sharing, including premiums, co-payments and co-insurance cannot exceed 5% of the family's gross income for families in income level 1 and 2. Members of federally recognized American Indian tribes and Alaskan Natives who qualify for income level 1 and 2 are not subject to cost-sharing. For more information on eligibility guidelines, please call 1-800-656-6684 or visit our website at [www.huskyhealth.com](http://www.huskyhealth.com).

After your HUSKY application is reviewed, we send you a letter that tells you if your child/children are eligible. This letter also tells you about the HUSKY B program, when the coverage starts and if you will pay a premium for coverage.

If your family income falls into Income Level 2 or 3, there is a monthly HUSKY B premium and you will receive an invoice once a month for that premium. Additional information is provided after HUSKY B eligibility is determined. If you have any questions, please call 1-800-656-6684.

Please Note: The HUSKY B plan is available to children under 19 in Connecticut who have not been covered by other health insurance (outside of HUSKY A) for at least two months. There are exceptions to this waiting period, such as financial hardship, so please call 1-800-656-6684 for more information. Once your child is enrolled in HUSKY B, he or she cannot be enrolled in other health insurance and stay in HUSKY B.

## Benefits covered in HUSKY B

All of the HUSKY health plans cover the same basic benefits, including:

- Visits for preventative care
- Well child exams
- Maternity and newborn care
- Dental care
- Prescription drugs
- Immunizations (shots)
- Family planning service
- X-ray and lab tests
- Vision and hearing
- Physical therapy
- Medical equipment and supplies
- Osteopathic services
- Chiropractic services
- Home health services
- Physician services
- Hospital services
- Emergency room care
- Urgent care
- Behavioral Health Services

## How do I get care in HUSKY B?

Most health care services, such as doctor visits, urgent care and hospital services, are provided by HUSKY health plans. Your HUSKY plan and your PCP work together to help you stay healthy. Once your child/children are enrolled in a health plan you will receive a member card and member handbook with information on how to find providers, access care and other useful information. The member services phone number can be found on the back of your member card.

## Behavioral Health Services

HUSKY B behavioral health services are provided through the Connecticut Behavioral Health Partnership, also called CTBHP. The services covered include:

- \* Alcohol and drug abuse treatment services
- \* Mental health services

For information call 1-877-552-8247 or visit their website at [www.ctbhp.com](http://www.ctbhp.com).

If you are hearing impaired, call TTY/TDD 1-866-218-0525.

## Dental Services

Dental services are provided through the Connecticut Dental Health Partnership (CTDHP).

For help in finding a dentist, scheduling a dental appointment

or questions regarding your dental benefit, please call 1-866-420-2924

or visit [www.ctdhp.com](http://www.ctdhp.com). If you are hearing impaired, call 711

## Pharmacy Services

For information on prescription medication,

please call 1-866-409-8430

or visit [www.ctdssmap.com](http://www.ctdssmap.com).

If you are hearing impaired, call TTY/TDD 1-866-604-3470

When you go to receive behavioral health services, dental, or pharmacy services, please use your gray CONNECT card.



For more information, call toll-free

**1-800-656-6684**

If you are hearing impaired, call:

**TTY/TDD 1-800-410-1681**

8:30 a.m. to 5:00 p.m. Monday - Friday



Download an Application  
on the INTERNET

[www.huskyhealth.com](http://www.huskyhealth.com)

## Special HUSKY Program: Newborn Initiative

Under the Newborn Initiative, uninsured newborn babies can be enrolled in the HUSKY program before leaving the hospital. Hospital staff help the mother with the application and enrollment forms. For many families, HUSKY is free. If there is a premium cost, the State of Connecticut pays for the first four months of coverage for all newborns who enroll in HUSKY B through the Newborn Initiative. After the first four months, if the family's income falls into Level 2 or 3 (see page 3), the family will pay a monthly premium for your newborn's HUSKY coverage.

# HUSKY Plus for children & youth with special health care needs

HUSKY Plus provides supplemental coverage of goods and services for medically eligible children who have intensive physical health needs or are children and youth with special health care needs. These services cover severe physical health problems not covered under the basic HUSKY B plan. HUSKY Plus is only available for children whose family income is in Income Level 1 and Income Level 2 (see chart on page 3.)

There are no co-pays, no deductibles and no additional premiums for HUSKY Plus services. For more information, call 1-877-743-5516 (toll-free) for HUSKY Plus Physical or your health plan member services.

Supplemental coverage under HUSKY Plus includes:

- Care coordination
- Advocacy
- Family support
- Case management services
- Comprehensive multidisciplinary evaluation

Additional goods and services may also be covered by HUSKY Plus, such as: long-term therapies (physical, occupational, speech), home health care, some durable medical equipment, over-the-counter drugs, prosthetics and incontinence supplies.



**Better Health**

**1-866-742-3120**

**TTY/TDD 1-800-842-4524**

**Special Programs**

- \* Aetna Better Health Better Babies<sup>SM</sup> program for moms and babies
- \* Special help for members with asthma
- \* Extra support for members with diabetes
- \* Heart disease management programs
- \* Wellness tools and information to help you stay well

*Information in the chart is subject to change.*

**AmeriChoice**  
by UnitedHealthcare

**1-866-315-2323**

**TTY/TDD 1-800-842-9710**

**Special Programs**

- \* AIDS/HIV Disease Management\*
- \* Asthma Disease Management
- \* Cancer Awareness
- \* Diabetes Control & Support
- \* Healthy Eating
- \* Healthy First Steps Prenatal and Postpartum Care \*
- \* Healthy Heart Programs
- \* Lead Testing and Lead Poisoning
- \* Quit Smoking Programs
- \* Sickle Cell Disease Program\*
- \* Hypertension Program

\*Programs have been certified by the National Committee for Quality Assurance (NCQA)



**Community Health Network**  
of Connecticut, Inc.<sup>TM</sup>

**1-800-859-9889**

**TTY/TDD 1-877-659-1252**

**Special Programs**

- \* Healthy Beginnings - Prenatal and Postpartum Program
- \* Healthy Airways - Disease Management for Asthma
- \* Healthy Cells - Intensive Management for Sickle Cell Disease
- \* Healthy Kids - Preventative Care for ages 0 -21
- \* Healthy Living with Diabetes
- \* Choices - Nutrition Education & Workshops
- \* Member Education Tools

If you need information in an alternative format or help enrolling in a HUSKY plan, please call: 1-800-656-6684. If you are hearing impaired call: TTY/TDD 1-800-410-1681

## HUSKY B Participating Hospitals by Health Plan

To find out which doctors, hospitals, and clinics participate with the HUSKY health plans, or if you have any questions or need additional information, please call the phone numbers below.

They will be happy to assist you!



**Aetna**  
Better Health  
[www.AetnaBetterHealth.com](http://www.AetnaBetterHealth.com)  
1-866-742-3120  
TTY/TDD 1-800-842-4524



**AmeriChoice**  
by UnitedHealthcare  
[www.AmeriChoice.com](http://www.AmeriChoice.com)  
1-866-315-2323  
TTY/TDD 1-800-842-9710



Community  
Health Network  
of Connecticut, Inc.  
[www.CHNCT.org](http://www.CHNCT.org)  
1-800-859-9889  
TTY/TDD 1-877-659-1252

●	●	●	<b>Bridgeport Hospital</b>
	●	●	<b>Bristol Hospital</b>
●	●	●	<b>Charlotte Hungerford Hospital</b>
●	●	●	<b>Connecticut Children's Medical Center</b>
●	●	●	<b>Danbury Hospital</b>
●	●	●	<b>Day Kimball Healthcare</b>
●		●	<b>Gaylord Hospital</b>
●	●	●	<b>Greenwich Hospital</b>
	●	●	<b>Griffin Hospital</b>
●	●	●	<b>Hartford Hospital</b>
●		●	<b>Hospital for Special Care</b>
	●	●	<b>Hospital Of Central Connecticut</b>
●	●	●	<b>Hospital Of Saint Raphael</b>
●	●	●	<b>John Dempsey Hospital</b>
●	●	●	<b>Johnson Memorial Hospital</b>
●	●	●	<b>Lawrence &amp; Memorial Hospital</b>
●	●	●	<b>Manchester Memorial Hospital</b>
●	●	●	<b>Middlesex Hospital</b>
	●	●	<b>Midstate Medical Center</b>
	●	●	<b>Milford Hospital</b>
●	●	●	<b>New Milford Hospital</b>
	●	●	<b>Norwalk Hospital</b>
●	●	●	<b>Rockville General Hospital</b>
●	●	●	<b>Sharon Hospital</b>
●	●	●	<b>Saint Francis Hospital &amp; Medical Center</b>
●	●	●	<b>Saint Mary's Hospital</b>
●	●	●	<b>Saint Vincent's Medical Center</b>
●	●	●	<b>Stamford Hospital</b>
●	●	●	<b>Waterbury Hospital</b>
	●	●	<b>William W. Backus Hospital</b>
	●	●	<b>Windham Comm Memorial Hospital And Hatch Hospital</b>
●	●	●	<b>Yale New Haven Hospital</b>

The information on this chart is subject to change. The hospitals on this list have signed a contract, a letter of agreement (LOA) or a letter of interest (LOI) with the managed care organization. The LOAs and LOIs mean that the hospitals have agreed to provide services while they continue the contracting process with the HUSKY health plans. For updated information, call the health plans at the phone numbers above.