

# **Catholic Health LIFE**

**A Program of All Inclusive Care for the Elderly**

## **Enrollment Agreement – Part II**

**Important Phone Numbers**  
**Catholic Health LIFE OLV is located at:**  
**55 Melroy Avenue, Lackawanna, NY 14218**

**For General Information, call: 716-819-5102**  
**24 Hour On Call Nursing: 1-888-845-0247**

**Clinic Nurse: 716-819-5050**  
**Medical Appointment Scheduling: 716-819-5052**  
**Ordering Supplies: 716-819-5029**  
**Transportation Coordinator: 716-819-5120**

## **WHAT TO DO IN AN EMERGENCY: CALL 911**

**Notify Catholic Health LIFE within 24 hours if possible**  
**by calling 1-888-845-0247.**

**Someone will answer your call seven days a week, 24 hours a day.**

**Important Phone Numbers**  
**Catholic Health LIFE VILLA is located at:**  
**600 Doat St, Cheektowaga, NY 14211**

**For General Information, call: 716-839-8675**  
**24 Hour On Call Nursing: 1-888-845-0247**

**Clinic Nurse: 716-839-8670**  
**Medical Appointment Scheduling: 716-819-5052**  
**Ordering Supplies: 716-819-5029**  
**Transportation Coordinator: 716-839-8680**

## **WHAT TO DO IN AN EMERGENCY: CALL 911**

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## Multi-language Interpreter Services

**English:** ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-855-671-3341 (TTY: 1-716-819-5227).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-671-3341 (TTY: 1-716-819-5227).

**Chinese:** 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 1-855-671-3341 (TTY: 1-716-819-5227)。

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-671-3341 (телетайп: 1-716-819-5227).

**French Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-671-3341 (TTY: 716-819-5227).

**Korean:** 주의:전화해주십시오.한국어를사용하시는경우,  
언어지원서비스를무료로이용하실수있습니다. 1-855-561-7247 (TTY: 716-819-5227)번으로

**Italian:** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-671-3341 (TTY: 716-819-5227)

**Yiddish:** אפצאל פון פריי סערוויסעס הילף שפראך אייך פאר פארהאן זענען, אידיש רעדט איר אויב: אויפמערקזאם:

1-855-671-3341 (TTY: 1-716-819-5227)

**Bengali:** লক্ষ্য করুন, আপনি যদি বাংলায় কথা বলেন, আপনি আমাদের মুক্ত ভাষা সেবা থেকে উপকারিতা পাবেন।

1-855-671-3341 (TTY: 1-716-819-5227)

**Polish: UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej.

Zadzwoń pod numer 1-855-671-3341 (TTY: 1-716-819-5227).

**Arabic:** 1-855-671-3341 برقم اتصل بالمجان لك توافر ال لغوية المساعدة خدمات في إن اللغة، اذكرت تحدثك أنت إذا: ملحوظة

5227-819-716). وال بكم ال صم هات ف رقم

**French: ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont

proposés gratuitement. Appelez le 1-855-671-3341 (ATS: 1-716-819-5227).

ب آپ اردو بردار! اگر ان ک، نہ یخ کوز ب آپ یت وی مدد کت م ہنر۔ نہ یہ اب یدست نہ یخ دمت کن یک ال -

Urdu: 1-855-671-3341. (TTY: 716-819-5227)

**Tagalog: PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga

serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-671-3341 (TTY: 1-716-819-5227).

**Greek: ΠΡΟΣΟΧΗ:** Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες

γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-855-671-3341 (TTY: 1-819-5227).

**Albanian: KUJDES:** Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës

gjuhësore, pa pagesë. Telefononi në 1-855-671-3341 (TTY:1-819-5227).

Catholic Health LIFE is committed to helping our members continue to live independently in their homes and communities for as long as possible. Our goal is to promote choice in long term health care. We achieve our goal by directly involving you in planning your care and by offering a wide range of flexible services and schedules to fit your everyday needs. This program provides innovative long term care solutions that are beneficial and cost effective for each member.

## **INTRODUCTION: Welcome to Catholic Health LIFE**

This Enrollment Agreement is a guide to Catholic Health LIFE, your comprehensive and all-inclusive healthcare and long term care program. It describes the benefits of participation, eligibility, and our policies and procedures. It will help you understand what you need to do to obtain services and how best to work with your Catholic Health LIFE Team to ensure that your needs are being met.

Please review this document carefully. If you would like more information on anything covered here or if you have any questions, please call your nurse, social worker, or any other member of the Catholic Health LIFE Team. You will find telephone numbers on the inside cover of this Agreement. They are all here to help you.

We encourage you and your family to be involved in your health care and long term care. We want you to have an ongoing relationship with your Care Team, which includes your new primary care doctor, nurses, social workers, and others, who, working together with you and your family, will help you receive the home, community, and facility-based long term care services you need.

Thank you for choosing Catholic Health LIFE for your health care. We welcome you and look forward to serving you.

Sincerely,  
John Beyer  
President &  
Chief Executive Officer

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## **1. What Is Catholic Health LIFE?**

Catholic Health LIFE is a “Program of All-inclusive Care for the Elderly “(also known as a PACE program) that includes medical care, nursing, social services, rehabilitation therapies, prescription and over-the counter drugs, and other support services. The program was developed specifically for older adults who are eligible for nursing home care but wish to live at home for as long as possible. In Catholic Health LIFE, our staff works closely together as a team to provide a range of services to meet the needs of the whole person. The program includes care in your home, the Catholic Health LIFE Center, physician offices, hospitals, and nursing homes. Catholic Health LIFE is designed to provide each participant with the very best possible care and to coordinate care among all providers.

We encourage our participants to take an active part in their own health care, and we offer comprehensive care that is easy-to-access in your home and community. Once you enroll in Catholic Health LIFE, all Medically Necessary services are provided and paid for by the program, regardless of how your needs may change. Working with you and your caregivers, the Catholic Health LIFE team will develop a plan of care that outlines the services you will receive. Because they will get to know you and see you often, your Care Team can provide care that is personalized and updated on a regular basis so that it is responsive to your changing needs. You will usually see your Team at the Catholic Health LIFE Center, a health center and community center designed specifically for this program.

**Your Catholic Health LIFE Team:** Once you choose to join Catholic Health LIFE, you will work closely with your Care Team, a group of highly qualified health care professionals. The Care Team includes many different types of professionals who work closely together to meet your needs. Your Care Team includes a primary care provider, registered nurse, social worker, physical therapist, occupational therapist, recreational therapists, personal care workers, and others. The Care Team is located at the Catholic Health LIFE Center, where you will receive primary medical care, and

where you will often see other staff on the Care Team. Your Care Team will also work closely with the staff that provide home care services, as well as staff in hospitals and nursing homes, if you need care in one of these settings. They will also arrange for you to see specialists, if you need their services. Your Care Team will be available to answer your questions and assist you at all times.

**The Catholic Health LIFE Center:** As a participant of Catholic Health LIFE, you will receive many of your services at one convenient location. You will receive services through either the Catholic Health LIFE OLV Center at 55 Melroy Avenue, Lackawanna, NY or the Catholic Health LIFE Villa Center at 600 Doat Street, Cheektowaga, NY. The Center is a bright and welcoming place with friendly staff. Your Care Team is based at the Center, and will provide a range of health care and other services there. In most cases, you will see your physician and/or nurse at the center; and if you need physical or occupational therapy, these services will also be provided at the Center.

When you are at the Center, you can join in many kinds of activities, such as exercise groups, arts and crafts, discussion groups, and games of all sorts. You can also enjoy nutritious meals (and snacks). The Center's staff knows how to make you feel welcome. They will look after you and ensure that your personal care needs are met. You will decide with your Care Team how often you will visit the Center to receive services. Transportation will be provided to the Center and back to your home.

Catholic Health LIFE is a flexible program that also includes many community-based providers, who can provide services to you. Also, we have contracted with area hospitals, nursing homes, and a wide variety of specialists to ensure that all your needs will be met. Whenever you need the services of a specialist or a hospital or nursing home (for either rehabilitation or long term care), your Care Team will make the arrangements and will continue to ensure that you receive all the care you need. Your Care Team will stay in touch with you and your family and will work with the staff at the facility to ensure your care and comfort.

You can reach Catholic Health LIFE anytime, 24 hours a day, 365 days a year. You can call the telephone number at the front of your Enrollment Agreement anytime for information and help.

### **Money Follows the Person (MFP)/Open Doors**

This section will explain the services and supports that are available through *Money Follows the Person (MFP)/Open Doors*. *MFP/Open Doors* is a program that can help enrollees move from a nursing home back into their home or residence in the community. Enrollees may qualify for MFP if they:

- Have lived in a nursing home for three months or longer
- Have health needs that can be met through services in their community

*MFP/Open Doors* has people, called Transition Specialists and Peers, who can meet with enrollees in the nursing home and talk with them about moving back to the community. Transition Specialists and Peers are different from Care Managers and Discharge Planners. They can help enrollees by:

- Giving them information about services and supports in the community
- Finding services offered in the community to help enrollees be independent
- Visiting or calling enrollees after they move to make sure that they have what they need at home

For more information about *MFP/Open Doors*, or to set up a visit from a Transition Specialist or Peer, please call the New York Association on Independent Living at 1-844-545-7108, or email [mfp@health.ny.gov](mailto:mfp@health.ny.gov). You can also visit *MFP/Open Doors* on the web at [www.health.ny.gov/mfp](http://www.health.ny.gov/mfp) or [www.ilny.org](http://www.ilny.org).

## **2. Who Is Eligible To Enroll In Catholic Health LIFE?**

Catholic Health LIFE is for individuals who need long term care services and would like to receive these services at home and in the community for as long as possible. Your enrollment in Catholic Health LIFE is voluntary. You choose to enroll in the program, and you may choose to disenroll for any reason. We encourage you to take as much time as you need to make this decision.

To be eligible for enrollment in Catholic Health LIFE you must meet these criteria:

- Be 55 years old or older.
- Live in Erie County, the Catholic Health LIFE service area.
- You are eligible for nursing home care but choose to remain at home with assistance at the time you enroll. The Catholic Health LIFE Team will assess your needs to determine if you need ongoing help with day-to-day activities, such as bathing, dressing, walking, or preparing food.
- Your Care Team determines that at the time you enroll, you can safely live in your home and your health care needs can be safely met through the services provided by Catholic Health LIFE.

You must also meet the following conditions of enrollment:

- Be a recipient of Medicare and/or Medicaid and/or willing to pay privately.

You require long term care services from the Catholic Health LIFE program for more than 120 days. The Catholic Health LIFE team will meet with you to evaluate your needs.

- You are not currently enrolled in any Home and Community-based waiver program or a facility. If you are, you must be discharged from that facility or program before you can be accepted for Catholic Health LIFE.
- You agree to use a Catholic Health LIFE primary care provider who is a member of your Care Team. Your primary care provider in our program will then coordinate your physician care visits to other medical specialists and other medical services with other members of the Care Team.
- You sign *Authorizations for Release of Health Information* that allows your care team to share your medical record with other participants of the Catholic Health LIFE Network. This will ensure that we can provide you with the best possible care.

To join a Medicaid Community-Based Managed Long Term Care Program like Catholic Health LIFE, the New York Independent Assessor (NYIA) conducts the initial assessment to determine eligibility. NYIA assessments can be scheduled through Maximus (New York Medicaid Choice) at 1-855-222-8350.

Effective March 1, 2023, the NYS Department of Health implemented the Direct Eligibility option for PACE plans. PACE Direct Eligibility allows PACE plans like Catholic Health LIFE, the option of conducting the initial assessment to determine if an individual meets the PACE eligibility requirements. Individuals seeking only to enroll in a PACE program like Catholic Health LIFE, may contact the New York Independent Assessor (NYIA) for assessment OR contact Catholic Health LIFE directly for an initial assessment. NOTE: The Direct Eligibility option through PACE is not available to an individual without active Medicaid. Those individuals with pending Medicaid must request initial assessment through the NYIA process. Also, if you have been assessed by NYIA within the last 12 months and determined eligible for MLTC, a re-assessment is not necessary.

Under the standard NYIA process, NYIA conducts the community health assessment (CHA) and clinical appointment resulting in a Practitioner Order to determine the individual's eligibility for Personal Care Service (PCS)/Consumer Directed Personal Assistance Services (CDPAS) and for Managed Long Term Care (MLTC), including PACE.

Under Direct Eligibility, the PACE plan conducts the CHA to determine whether you are eligible to enroll in the plan. If the assessment determines that you are eligible to enroll in a PACE Plan like Catholic Health LIFE then we will proceed with the intake and enrollment process. If you choose the Direct Eligibility process, the plan-conducted CHA is subject to a NYIA Verification Review to confirm the eligibility determination.

Your Catholic Health LIFE initial intake will provide you with the "PACE Direct Eligibility Disclosure Letter" which you should carefully review prior to deciding between either PACE Direct Eligibility or New York Independent Assessor so that you may choose the assessment option that best suits your needs.

You or a member of your family can call Catholic Health LIFE directly to request more information about the program. Sometimes, another health care provider (such as a nurse, social worker, or physician) may also refer an individual to Catholic Health LIFE. NOTE: You are not able to enroll in Catholic Health LIFE at a local Social Security Administration office.

1. First, a Catholic Health LIFE Team member will contact you to talk about the program and to be sure that you are interested in the types of services offered by Catholic Health LIFE. We will also check at this time to be sure that you are enrolled in Medicaid and/or Medicare. If you do not have Medicare and/or Medicaid, the team member will talk with you or your caregiver about your willingness to pay privately to join the program.

2. If you are interested in hearing more about the program, we can schedule a tour of the LIFE center and/or a member of our intake and enrollment team will schedule a home visit. This visit will provide you with a good idea of how our program works, so you can decide if it is the right program for you. . At the meeting you will also get a package of information about the program, a copy of the enrollment agreement, a listing of our provider network, and the PACE Direct Eligibility Disclosure Letter. We encourage you to discuss this information and your participation in the program with family and caregivers, and we would be happy to meet with them. If you are determined eligible through either the NYIA or Direct Eligibility Assessment described above and would like to continue the enrollment process, the intake and enrollment team member will complete an intake assessment and ask you to sign the Release of Health Information forms, so that Catholic Health LIFE can obtain information and input from your current doctor and other health providers. We want to know as much as possible about your health needs so that we can provide the services that are best for you.
  
3. The next step is a home visit by one of our nurses, at a time that is convenient for you. The nurse from Catholic Health LIFE will carry out an assessment of your health, social, and other day-to-day needs to determine what your needs are. A member of our Therapy team will also visit you with the Catholic Health LIFE nurse to determine your level of safety at home.
  
4. We will also schedule a visit to the LIFE Center or another visit by our Care Team to your home. You will meet with the Care Team staff, including a primary care provider, and they will talk with you about your health, your care needs, your preferences, and your goals for care. The Care Team staff will also start to assess your needs and begin to develop a Plan of Care for you, based on the information you provide and their professional assessment. This Plan of Care will provide you with a list of the services you will receive once you are a participant of Catholic Health LIFE.

5. If the Care Team determines that we are able to safely care for you and provide for your needs, then you have an important decision to make. (It may take more than one visit to your home or more than one visit by you to the Catholic Health LIFE Center in order to make this decision.) If you wish to enroll, you will be asked to sign the enrollment agreement. Before you make this decision, we will be sure you understand the following:
  - The Plan of Care recommended based upon your assessment, which will outline the services you will receive when your enrollment takes effect.
  - Your tentative attendance schedule at the CATHOLIC HEALTH LIFE Center. All members are encouraged to attend the Center on a regular basis to receive services, however attendance at the Center is not required as a condition of enrollment.
  - How much you will have to pay – if any- will depend on your eligibility for Medicare and/or Medicaid. Please refer to section 17 – Your Monthly Bill: How much will you have to pay?
  
6. The Enrollment Agreement is then forwarded to New York Medicaid Choice or to the Erie County Department of Social Services You will become enrolled on the first day of the month after the Enrollment Agreement is signed. Once you are a participant, your Care Team will ensure that you get all the services that are outlined in your plan of care.

If your enrollment in Catholic Health LIFE is denied, this determination will be confirmed by either New York Medicaid Choice or the Erie County Department of Social Services and you would have the right to appeal a denial of enrollment. If you are a Medicaid recipient, you have the right to a fair hearing. They will give you instructions for requesting a fair hearing. If are not a Medicaid recipient, you



will be advised of your right to complain to the New York State Department of Health, Bureau of Continuing Care Initiatives at 1-866-712-7197.

## **How Does My Health Care Change When I Become A Participant Of Catholic Health LIFE?**

Your decision to join Catholic Health LIFE is important because it affects how you receive many of the health care services you need on a regular basis. When you become a participant of Catholic Health LIFE, a member of your Care Team, usually a nurse or social worker, will meet with you to be sure you understand how your health care has changed and how to use your benefits provided through the program. Catholic Health LIFE includes all the services you would receive through Medicare and/or Medicaid, but often provides care in a different way than you may be used to. As a Catholic Health LIFE program participant, your Care Team will work with you to help you receive all of the services that you need. Some changes are listed below for your information, and many of these topics are discussed in more detail later in this Enrollment Agreement.

1. You will receive a wide range of covered services from Catholic Health LIFE. These services are listed in Section 4, and they include all of the services you would have been eligible to receive through Medicare and/or Medicaid, plus additional services to help you. They are provided to you at the Catholic Health LIFE Center, in your home, and at other provider locations in the community. You will receive many services from your Care Team, who are located at the Catholic Health LIFE Center, including primary medical care from your physician, nursing, rehabilitation therapies (physical therapy or occupational therapy), social work, and nutrition. For other services, the program works closely with providers in the local area to be sure you get the care you need.
2. Your Care Team will be sure you get all the services that are outlined in your Plan of Care. The services you get from Catholic Health LIFE are based on a Plan of Care (which is discussed in detail in Section 5 of this Agreement.) This plan is updated periodically, based on your Care Team's assessment of your health

needs. You have an important part in this process. If you feel you need a service that is covered by Catholic Health LIFE, please talk with your Care Team.

3. Your primary care provider (PCP) will be at the Catholic Health LIFE Center and is a key member of our Care Team. Your PCP will see you frequently to make sure that your chronic illnesses are being cared for. The PCP will also see you if you become sick. In cooperation with other members of your Care Team, the PCP will write medical orders for the services that are required. Your PCP will also oversee referrals to other medical and healthcare providers, as well as other services such as home care and any admission to the hospital.
  
4. You will be encouraged to attend the Catholic Health LIFE Center on a regular basis. All program participants are encouraged to come to the Catholic Health LIFE Center on a regularly scheduled basis to participate in the program's activities. While at the Center, you will have regular contact with the participants of your Care Team, who will monitor your needs and provide services to you. (Our program's staff will also provide care to you at home, and will stay in touch by telephone.) While at the Center, your PCP will see you to monitor your medical care, and you will receive services such as rehabilitation therapy, nursing care, nutritional services, and other assistance. You can have meals, enjoy a variety of activities, and have companionship. If you come to see your PCP, our staff will encourage you to stay for the day if you are well enough.

All of the staff on your Care Team will work closely together at the Center to be sure that you receive the services you need. And if your needs change, the staff at the Center can work together to assess your changing needs and make sure that your care plan is modified as necessary. Your attendance at the Catholic Health LIFE center helps us make sure that you remain as healthy and strong as possible. Your Care Team will work with you to arrange a schedule for regularly attending the Center, based on your needs and preferences. Attendance at the day center is not a requirement for enrollment or continued participation in Catholic Health LIFE.

5. Catholic Health LIFE uses a network of community providers to deliver some of the services you receive in our program. Some of the program's services are provided by other health providers in your community. These include but are not limited to home care, hospital care, nursing home care, medications, and medical specialists. You will receive a directory that lists all of the providers that Catholic Health LIFE works with before you join the program. You must receive all services covered by Catholic Health LIFE from the providers in our provider network. Our Care Team will help link you to these services by making appointments for you, providing transportation, and talking with these providers to be sure you are always getting the care you need. (In an emergency, you are permitted to see a provider who is not in the Catholic Health LIFE provider network. See page 31 for more information on what to do in an emergency.)
6. You must fill your prescriptions at a pharmacy that is in the network. After you enroll in Catholic Health LIFE you will receive all of your medications from the network pharmacy you are assigned to. Your medications will be delivered to your residence at no cost to you.
7. You will no longer use your Medicaid or Medicare card. Instead, you will use the Catholic Health LIFE card for all of your services.
8. If Erie County DSS determines that you have a Medicaid surplus, you will be responsible for paying this amount to Catholic Health LIFE. You will get a bill from us each month for the amount you owe. Please talk with your Care Team about this condition of your participation. And if you do not have Medicare and/or Medicaid, then you will be required to pay privately a monthly premium in order to enroll.

Please read this Agreement carefully for more information on these topics. It provides an overview of the program's policies and procedures, and is a part of your agreement to join the program. Members of your Care Team are also available to

answer any questions you have about Catholic Health LIFE. Please do not hesitate to call them; their phone numbers are listed at the front of this Agreement.

### **3. What Are The Benefits And Services Covered By Catholic Health LIFE?**

Catholic Health LIFE covers all services that are medically necessary. This means any health service that is needed to prevent, diagnose, correct, or cure (when possible) your health problems. Health problems may cause pain, illness, injury, or handicap. They can interfere with normal activities, and in some cases, could endanger one's life. At Catholic Health LIFE, we want to understand your health needs, so that we can provide specific services to help you.

Your Care Team will provide or arrange for the services that you need, and will be sure that all the care you receive is carefully coordinated. You'll help develop your Plan of Care, which includes the following:

- A list of the health problems and other issues that the program will help you with,
- The goals that are set up together, and
- The services you will receive from Catholic Health LIFE to help you reach your goals and remain as healthy as possible.

As your needs change, you and your Care Team may decide to change your Plan of Care. Your Care Team will make sure that all of your medical conditions are being properly monitored, and they will oversee all of your services and work with the providers to make sure your plan of care meets your individual needs. And if you need to receive care in a hospital or nursing home, your Care Team will work with the staff at the facility to be sure that your needs are met. Finally, because your

Care Team knows you and checks your needs often, they can recognize a change in your health condition quickly – before it becomes a serious problem.

There are a wide range of services available to you in Catholic Health LIFE, including all of the services that you could receive from Medicare or Medicaid. In some cases, we provide services in a different way than traditional health insurance—but we will always be sure that your plan of care includes the services that you need. Services that will be available to you as a participant in the Catholic Health LIFE program can include:

### **Catholic Health LIFE Center Services**

- Team-based approach to Care Management
- Primary Care Medical Services (Physician services)
- Nursing services
- Social Work services
- Nutritional counseling
- Spiritual or pastoral counseling
- Preventive services (annual flu shots, screenings, and vaccinations as needed)
- Rehabilitation therapies (Physical, Occupational, and Speech Therapy)
- Foot care (podiatry)
- Eye care (optometry) and eyeglasses
- Recreational Therapy
- Personal care and supportive services
- Educational and recreational activities
- Congregate meals
- Medical equipment and supplies

- Respiratory therapy and oxygen
- Round trip transportation to the Catholic Health LIFE Center

### **Outpatient Medical Services**

- Medical specialty services
- Dental care
- Mental health services
- Alcohol and substance abuse services
- Eye care including eye exams, low-vision care, and glasses
- Foot care
- Hearing exams and hearing aids
- Prosthetics and orthotics
- Medications
- X-Rays, Lab services, and other diagnostic services
- Renal dialysis

### **Hospital Inpatient and Emergency Services**

- Semi-private room and board\*
- General medical and nursing services
- Private duty nursing, if needed
- Medical, surgical, intensive care, and coronary care unit services
- Laboratory tests, x-rays, and other diagnostic procedures
- Drugs and biologicals

- Blood and blood derivatives
- Medical supplies
- Surgical care, including the use of anesthesia
- Physical, speech, occupational and respiratory therapies
- Prosthetics and orthotics
- Medical social services and discharge planning
- Ambulance and emergency room services
- Psychiatric, alcohol, and substance abuse services
- Spiritual or pastoral counseling

\* Please note that hospital services do not include a private room, private duty nursing, or non-medical items (including telephone, radio, or television rental) when they are provided primarily for your personal convenience). Private room or private duty nursing or non medical items will be provided at no charge only when your condition requires it and are authorized by the Interdisciplinary Team.

## **Nursing Home Care**

- Semi-private room and board\*
- Physician and nursing services
- Personal care and supportive services
- Drugs and biologicals
- Physical, speech, and occupational therapies
- Medical social services
- Medical supplies and appliances
- Respiratory therapy and oxygen
- Spiritual or pastoral counseling



- \* Please note that nursing home care does not include a private room, private duty nursing, or non-medical items (including telephone, radio, or television rental) when they are provided primarily for your personal convenience). Private room or private duty nursing or non medical items will be provided at no charge only when your condition requires it and they are authorized by the Interdisciplinary Team.

### **Home Care Services:**

- Nursing services
- Rehabilitation therapies
- Physical therapy (PT)
- Occupational therapy (OT)
- Speech therapy (ST)
- Respiratory therapy and oxygen
- Medical social services
- Spiritual or pastoral counseling
- Personal care and home health aide services
- Consumer Directed Personal Assistance Services
- Homemaker and chore services
- Nutritional services and home-delivered meals
- Durable medical equipment
- Medical supplies
- Personal Emergency Response System (PERS)
- Environmental supports, such as home safety modifications

**Other Services (Provided as needed)**

- Prescription medications and over-the-counter drugs
- Transportation to all health appointments

All of the services outlined in this section are provided by the staff at Catholic Health LIFE and its Provider Network. Many of the services will be provided by your Care Team at the Catholic Health LIFE Center, or in the comfort of your home. When you need to receive services from a provider in the LIFE network, our staff will assist you every step of the way. For example, your Care Team will work with you to make appointments with the providers, arrange for round-trip transportation, and will then follow-up with the provider to be sure that their treatments or recommendations are followed. Our Provider Network includes medical and dental specialists and other providers who have been selected because they understand the needs of frail elderly persons. Their information is listed in your Provider Directory.

### **Exclusions and Limitations**

Catholic Health LIFE does not cover any services that are not authorized by the Care Team, unless it is an emergency.

Catholic Health LIFE does **not** cover the following services:

1. Inpatient facility private room and/or private duty nursing services (unless Medically Necessary).
2. Non-medical items for personal convenience in a hospital or nursing home such as telephone charges and radio and television rental (unless specifically authorized by the Care Team as part of the plan of care).
3. Cosmetic surgery, except for surgery that is required for improved functioning of a malformed part of the body resulting from an accidental injury. Reconstruction following mastectomy may be covered.

4. Experimental medical, surgical, or other health procedures.
7. Services furnished outside of the United States and all of its territories, except in limited emergency circumstances.

## **We Speak Your Language**

As a Catholic Health LIFE participant, you can get important information in the language you understand best. Staff will also arrange translator services as required to help you communicate with Catholic Health LIFE on any matter.

Have questions about covered services? Just pick up the phone and call your Care Team.

## **5. How Do I Obtain Services in Catholic Health LIFE?**

It's really quite easy. When you enroll in Catholic Health LIFE, the Care Team will work together with you and your family to develop a Plan of Care that meets your needs. Your plan of care includes a list of all the services you need, based on your Care Team's Assessment and the orders of the Catholic Health LIFE physician. For most participants, it will include a number of services that are listed in Section 4 of this Agreement, and will also include information about how frequently you will get the services and the specific duties or treatments that will be provided to you.

To develop your Plan of Care, your Care Team also talks with you and your family about your needs and personal preferences. Your Plan of Care will be in writing, and your Care Team will give you a copy of it.

You are an important participant of your health Care Team, and it is important that you let us know what you need and whether you are satisfied with the care you are

receiving from Catholic Health LIFE. Also, if you believe you need a covered service or need to change your plan of care, you should always talk with your Care Team.

### **Can I Get Additional Services or Change My Plan of Care?**

From time to time, your needs may change. You may require different types of services, or you may need the same services more or less frequently. Because your Care Team will see you on a frequent basis, Catholic Health LIFE will closely monitor your needs and will make changes to the services you receive as your needs change.

In addition, your Care Team will review and update your Plan of Care at least once every 6 months or per your request. They will also assess your needs and revise your plan of care whenever there is a significant change to your condition, such as after a hospitalization. When they update your Plan of Care, the Care Team will review your needs as a team, and will always discuss your services with you.

And your voice is important too. You have the right to request a change in your Plan of Care at any time. If you believe you need a change to the services you are receiving, please talk with a member of your care team about it. Your Care Team will talk with you about the changes you have requested. If they are medically necessary, your Care Team will update your Plan of Care to include the change(s).

If you are ever dissatisfied with a service you are receiving, or disagree with the types of services that are included in your Plan of Care, please discuss your concerns with your Care Team. You can also file a formal complaint (known as a “Grievance”) if you are unhappy with any aspect of our program. If you would like to file a grievance please follow the procedures outlined in Section 16 of this Agreement.

### **What If I Receive A Bill From A Provider?**

As a participant of Catholic Health LIFE, you are not responsible for paying for the medically necessary care that you receive from the program and its providers, as long as you follow the procedures outlined in this Agreement. However, it is important to note that you may be liable for the cost of services that are not authorized by the Catholic Health LIFE program.

Remember, the Catholic Health LIFE staff is available to assist you whenever you have questions. You will find their phone numbers listed at the front of this Agreement.

## **6. Who Is Part Of My Catholic Health LIFE Team?**

At Catholic Health LIFE, there are many people working together to ensure that you receive the services you need. Most of these individuals work in our Catholic Health LIFE Center. Some will visit you in your home, some you may talk with on the telephone, and some work behind the scenes to provide assistance to the professionals who care for you. The Catholic Health LIFE team is made up of highly qualified individuals, including but not limited to these types of staff:

**Primary Care Provider:** Your primary care provider (PCP) is trained and experienced in the care of older adults. The PCP will get to know you and your medical history, and will become very familiar with all of your medical needs. This physician will work closely with other members of your Care Team to design your Plan of Care and then provide you with the care you need. And if you need services from a medical specialist, or if you need to be admitted to a hospital or nursing home, your physician will be in close contact with the specialist or the facility's staff in order to be sure that the care you receive is coordinated with all of the other services you receive from Catholic Health LIFE.

**Nurse:** Your nurse is a professional registered nurse who is experienced in caring for older adults. In our program, your nurse will know your needs and preferences, and

the nurse will coordinate all the care you receive. The nurse will work with you and other members of the Care Team to develop a plan of care especially for you. The nurse will work closely with your primary care physician as well as other Care Team health care professionals (for instance, social workers and therapists) and community providers to make sure you receive the services you need.

**Social Worker:** Your social worker is experienced in caring for older adults. The social worker will assess your need for additional community services or benefits, assist with housing issues, and other related support services that can affect your health. The social worker will help you understand Catholic Health LIFE benefits and may provide counseling to you and/or your family. He/she works closely with other team members to help meet your goals.

**Home Health Aides:** Whether you are at the Catholic Health LIFE Center and at home, most participants need assistance with certain daily tasks. When you are at home, a Home Health Aide may come to the house to ensure that your day-to-day needs are met. The Catholic Health LIFE Home Health Aide might help you take a bath or prepare your food. The aide might also assist you with dressing, housekeeping, or getting to a medical appointment. The Catholic Health LIFE Home Health Aide is supervised by your nurse or another registered nurse who provides home care to you. When you are at the Catholic Health LIFE Center, the Catholic Health LIFE Home Health Aide on staff will always be there to assist you with personal needs.

**Physical and Occupational Therapists:** The physical therapist assesses each participant's need for physical exercises to address weakness due to injury or illness, strengthen muscles, and improve coordination, balance, and walking. The physical therapist may recommend equipment such as canes, walkers, and wheelchairs, as medically necessary, so that you can remain as independent and safe as possible.

The occupational therapist assesses each participant's ability to carry out daily activities such as using the toilet, bathing, dressing, cooking, and getting around the

house and neighborhood. The occupational therapist may offer recommendations in ways of performing daily tasks as modifications that can be made to your home that will help keep you safe.

**Registered Dietician:** The dietician will assess your nutritional needs, and will provide assistance if you need a special diet, such as a diabetic diet. The dietician will arrange for your meals at the Center to meet your needs. If you have meals delivered to your home, the dietician will also arrange for those meals to meet your nutritional needs. If you need help following special diets, or have other questions about purchasing or preparing food, the dietician can assist you.

**Recreational Therapist:** The recreational therapist plans all of the recreational and educational activities at the Catholic Health LIFE Center. The recreational therapist plans activities such as: chair exercises, games, music, a variety of art projects, and discussion groups, as well as special events. Often more than one activity is scheduled throughout a typical day so that we can be sure that our participants can choose the activities that they will find most interesting. She will work with you to ensure that you find interesting activities to enjoy.

## **7. Who Is In The Catholic Health LIFE Provider Network?**

Only qualified health care professionals and organizations are in the Catholic Health LIFE Provider Network. Rest assured, these health care providers must meet our strict licensure and operating standards before they can become part of our service network. As a participant in Catholic Health LIFE, you must get your services from one of these network providers. Your Care Team must authorize all of your medically necessary appointments with network providers.

Catholic Health LIFE has pre-selected a group of physicians to provide medical specialty services to participants, as Medically Necessary. The LIFE network provider list is included in the enrollment packet. All of the physicians work closely with your



primary care physician and are affiliated with a hospital in the Provider Network. Catholic Health LIFE pays providers in our network for each service you receive. Whenever you need to see a specialist or need to receive services from any of our network providers (including but not limited to hospitals, nursing homes, and home care services), your Care Team will assist you every step of the way. This means:

- Your Care Team will help you to identify the appropriate specialist and will be sure that the specialist has information about your needs.
- Your Care Team will assist you to make an appointment. In addition, the program will make sure that round trip transportation to the appointment is also set up and provided to you.
- Your Care Team will follow up with the specialist after your appointment, so that we can be sure you receive any additional care that is needed.

## **8. Can I Continue To Use My Own Doctor?**

This is an important change that will take place if you enroll in Catholic Health LIFE. Catholic Health LIFE is an all-inclusive program and the physician is an important member of the Care Team. When you become a participant of Catholic Health LIFE, you agree to receive your primary medical care from the PCP at the Catholic Health LIFE Center. Our program's PCP has been chosen for the skills and knowledge in the care of frail older adults, and commitment to working with other members of your Care Team. Also, if you need care from a specialist, Catholic Health LIFE will arrange for you to see a doctor in our network. Please be assured that all physicians are carefully selected and work closely together.

When you enroll in Catholic Health LIFE, the Care Team PCP will ensure that your transition to Catholic Health LIFE is a smooth one. Your Care Team will work with your current primary care doctor and other specialists who are currently providing

care to you to ensure that your transition to Catholic Health LIFE providers is coordinated.

## **9. What Happens If I'm Hospitalized?**

The Catholic Health LIFE Network of Providers includes four area hospitals, where you may receive a number of services, including:

- in-patient medical care,
- surgery if you need it,
- diagnostic testing, x-rays, and lab services
- emergency room care
- other services that are typically provided in a hospital setting

If your PCP determines that you need to be hospitalized, you will be required to use one of those facilities, unless it is an emergency and / or you are away from the Catholic Health LIFE service area. Your Care Team will assist you with admission to and discharge from the hospital and will work with your family and/or caregivers to make sure that you are safe and comfortable. In addition, whenever you are hospitalized, the program's physician will be in close contact with the physicians who are providing care to you. As a Catholic Health LIFE participant, the program will ensure that the services you receive are appropriate for your needs while you are in the hospital, and we will work with the hospital's staff to plan for your discharge back home. When you are discharged from the hospital, the program will ensure that you receive all the services you need to continue to recover from your illness or surgery.

If you are hospitalized on an emergency basis, you or your family (or another person) must contact Catholic Health LIFE within 24 hours or as soon as possible. You can call and leave a message any time of the day or night. As soon as we know that you have been admitted to a hospital, your Care Team will begin to work with the hospital staff to be sure that all care is well coordinated.

## **10. What Should I Do in an Emergency?**

### **Emergency Care**

If you think your problem is an emergency, you should call “911” or go the closest hospital or emergency room, right away. Emergency staff will evaluate your health care need and make sure you get the care that is needed in order to stabilize your condition. If you have an emergency medical condition, you do not need to contact Catholic Health LIFE before getting care. You don't need to worry about whether the emergency service is authorized or if the provider is part of the Provider Network. This includes any services that may be provided in order to stabilize your health immediately following the emergency.

An **emergency medical condition**<sup>1</sup> is a health problem that happens suddenly or very rapidly, including a sudden illness or injury. To be considered an emergency, the problem will include pain or other symptoms that are so severe that an average person – that is, someone like a Catholic Health LIFE participant without special knowledge of health or medicine – would believe that there would be serious consequences if he/she did not get immediate medical assistance. These

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<sup>1</sup> An emergency medical condition is a medical or behavioral condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that a prudent lay person, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in: 1) serious jeopardy to the health of the individual, or in the case of a behavioral condition, placing the health of the person or others in serious jeopardy; or 2) serious impairment to bodily functions; or 3) serious dysfunction of any bodily organ or part of such person; or 4) serious disfigurement of such person.

consequences could include serious jeopardy to your health, damage to your bodily functions or organs, or serious disfigurement. (The official New York State definition of an emergency medical condition appears in the footnote below for your information.)

Always carry your Catholic Health LIFE card. This card includes an emergency number so that anyone can contact your Care Team. If you are able, present the card to the ambulance driver and emergency room or hospital staff.

It is important for you to contact your Care Team as soon as you are able. If you are unable to contact us yourself, someone else can contact us. As soon as we hear from you or a provider that you are in an emergency room or hospital, we can begin to help with your care. We can provide the emergency room or hospital with important information regarding your health needs. We can also make arrangements for your discharge, when you are ready. If you have received Emergency Care, be sure to notify Catholic Health LIFE within 24 hours or as soon as reasonably possible. This is especially important if you have received Emergency Care from a hospital or other provider outside of the Catholic Health LIFE Network.

### **Urgently Needed Care**

Catholic Health LIFE provides Urgently Needed Services and care to stabilize your condition following an emergency, or when you have an unforeseen illness, injury, or condition. Fevers, abdominal pain, nausea and vomiting, and difficulties urinating are examples of situations that require Urgently Needed Services.

If you are having health symptoms that you believe require urgent care, the Catholic Health LIFE program will always ensure that you get the care you need. If you are at home, at the Catholic Health LIFE center, or in your local community, you must contact your Care Team to coordinate and authorize your services. Your urgent care services may be arranged at the Catholic Health LIFE Center whenever possible, because our staff already know you and are familiar with your health needs. This

also helps to ensure that your urgent care needs are coordinated with your other services.

If you call about an urgent care need, it is our program's policy to respond to your request for services within one hour of the time you call us. If you do not get an answer from Catholic Health LIFE within one hour, then you should seek urgent care from any available provider and Catholic Health LIFE will cover the cost

### **Urgently Needed Care when Out of Service Area**

Catholic Health LIFE will also pay for the cost of urgently needed care that occurs when you are temporarily away from the Catholic Health LIFE service area and the services cannot be delayed until you return. In this instance, you still must call your Care Team to coordinate and authorize your services. It is our program's policy to respond to your request for services within one hour of the time you call us regarding an urgent care need. If you do not get an answer from Catholic Health LIFE within one hour, then you should seek urgent care from any available provider and Catholic Health LIFE will cover the cost.

If you are planning to go out of town, it is important that you notify your Care Team before you leave Erie County. Catholic Health LIFE continues to be responsible for your health needs and will make arrangements for medically necessary care while you are away. However, payment for those services is not automatic, except in the case of emergency and urgent care situations as described in this section. For all other services, you must get approval for your care in advance.

Please note that Catholic Health LIFE does NOT pay for medical care outside of the United States, except in a few circumstances. (For this purpose, the United States includes all U.S. territories, as well as the 50 states and the District of Columbia.)

For a Catholic Health LIFE participant living in New York State, the only time that your care can be covered is if you are traveling through Canada or Mexico on your way to or from another U.S. State and this is the most direct route for you to take. If you have an emergency or urgent care need while traveling through Canada or Mexico in this way, Catholic Health LIFE would pay for the cost of your emergency hospital care, medical care, or transportation by ambulance.

Please note that if you are away from the Catholic Health LIFE service area for more than 30 consecutive days you will be disenrolled from the program unless Catholic Health LIFE agrees to a longer period of absence due to special circumstances. See Section 18 for further information.

Catholic Health LIFE is available 24 hours a day to answer your questions about emergency services and respond to requests for authorization of urgently needed services.

At any time you seek emergency care, or urgently needed care, **REMEMBER TO:**

- Tell all health care providers that you are a participant of Catholic Health LIFE.
- Call your Care Team whenever you require a service or need help in obtaining a service.
- Notify Catholic Health LIFE within 24 hours or as soon as possible if you are admitted to a hospital.
- Call Catholic Health LIFE in advance if you have an urgent care need.
- Take your Catholic Health LIFE participation card when you see any health care providers, or are admitted to an emergency department of hospital.

## **11. How Do I Get Help During Non-business Hours If My Needs Change, But It Is Not An Emergency?**

If you are calling after the Catholic Health LIFE Center is closed – during nights, weekends, or holidays – your call will be answered by the Catholic Health LIFE On-Call service. The telephone number for the service is: 1-888-845-0247. The staff will assist you and answer your questions regarding your medical condition or other needs. And if they feel your condition is an emergency, they will be sure you get the help you need as quickly as possible.

The On-Call service may also refer you to a hospital, contact your Care Team for you, and follow up if there is a problem with any Catholic Health LIFE Network provider or service. If you need to request a change in the services that are authorized for you, they can obtain these authorizations for you, or (if your situation is not urgent) they will inform your Care Team of the need to follow-up with you the next day.

The number to reach help, whenever you call is: 1-888-845-0247.

## **12. What If I Travel Outside of the Catholic Health LIFE Area?**

If you are planning to visit friends or family who live outside the Catholic Health LIFE area, you must let a member of your Care Team know as soon as possible. Catholic Health LIFE continues to be responsible for your health needs and will make arrangements for Medically Necessary care while you are away. When you notify us of your trip, we will temporarily stop the services you are receiving at home and in the community. If you will be gone for 30 days or less, and you tell Catholic Health LIFE in advance, we will arrange for care if you need it while you're away. We will also help you make sure you have enough medication and supplies.

While you are away, you remain enrolled in Catholic Health LIFE, and the program will continue to be responsible for your care. Please note that Catholic Health LIFE

does **not** automatically pay for services received outside its service area, even if they are the kind of services provided to you by Catholic Health LIFE. Any services you receive, except for emergency services (see Section 11) must be approved by Catholic Health LIFE, or you may be responsible for payment for the services.

Catholic Health LIFE will pay for emergency or urgently needed care that occurs when you are temporarily away from the Catholic Health LIFE service area, when the services cannot be delayed until you return. In order to ensure that the services you receive will be covered by the program, you (or someone who you designate) are required to contact us within the following timeframes:

- If you receive emergency care while you are out of the area, you or someone who you designate must contact Catholic Health LIFE within 24 hours to let us know about the emergency and provide us with information about the care you received and the location where you received services.
- If you have an urgent care need, you must call us before seeking care. For an urgent care need, it is our program's policy to respond to your request for services within one hour of the time you call us. If you do not get an answer from Catholic Health LIFE within one hour, then you should seek urgent care from a local provider and Catholic Health LIFE will cover this care. This rule applies 24 hours daily, 7 days a week.
- Please note that Catholic Health LIFE will not pay for medical care outside of the United States and its territories, except in certain rare circumstances.
- If you receive a bill for care received while outside the area for services, which were approved by Catholic Health LIFE, forward the bills to your Care Team for processing. Keep a copy for your records. If you have paid for emergency or urgently needed care out of network, Catholic Health LIFE will reimburse you. Please save all receipts and other documents that you receive from an



out-of-town hospital or health provider, and review them with your Care Team. Some of these may be important for payment for your care.

If you are away from the Catholic Health LIFE service area for more than 30 consecutive days, you will be required to disenroll from the program unless Catholic Health LIFE agrees to a longer period of absence due to special circumstances. If you plan to be away for more than 30 days and wish to remain a participant of Catholic Health LIFE, you must seek approval from Catholic Health LIFE in advance. Your Care Team can assist you with that approval process. If approved, your Care Team will adjust your Care Plan and take steps to arrange for needed health care while you are away and help you to have enough medications and supplies during that period.

Involving your Catholic Health LIFE Team and our network of providers in your care is the best way to coordinate your health care needs. Stay in touch.

### **13. What Are My Rights As A Catholic Health LIFE Participant?**

Your health, safety, and well-being are the main concern for the team of dedicated Catholic Health LIFE staff who care for you in this program. As a participant, you have certain rights that are important for you to understand. Please ask your Care Team to explain these to you if you have any questions. As a participant in Catholic Health LIFE:

**You have the right to be treated with respect.** You have the right to be treated with dignity and respect at all times, to have all of your care kept private, and to get compassionate, considerate care. You have the right:

- To get all of your health care in a safe, clean environment.

- To be free from harm. This includes physical or mental abuse, neglect, physical punishment, being placed by yourself against your will, and any physical or chemical restraint that is used on you for discipline or convenience of staff and that you do not need to treat your medical symptoms or to prevent injury.
- To be encouraged to use your rights while you are enrolled in Catholic Health LIFE.
- To get help, if you need it, to use the Medicare and Medicaid appeal processes, and your civil and other legal rights.
- To be encouraged and helped in talking to the program's staff about changes in policy and services you think should be made.
- To use a telephone while at the Catholic Health LIFE Center.
- To not have to do work or services for the Catholic Health LIFE program.

**You have a right to protection against discrimination.** Discrimination is against the law. Every company or agency that works with Catholic Health LIFE must obey the law. They cannot discriminate against you because of your race, ethnicity, national origin, religion, age, sex, sexual orientation, mental or physical abilities, and/or source of payment for your care.

If you think you have been discriminated against for any of these reasons, contact a staff member at Catholic Health LIFE to help you resolve your problem. If you have any questions, you can also call the Office for Civil Rights at 1-800-368-1019. TTY users should call 1-800-537-7697.

**You have a right to information and assistance.** You have the right to get accurate, easy-to-understand information and to have someone help you make informed health care decisions. You have the right:

- To have someone help you, so that you can understand the information that is given to you if you have a language or communication barrier.
- To have Catholic Health LIFE interpret the information into your preferred language in a culturally competent manner, if your first language is not English and you can't speak English well enough to understand the information being given to you.
- To get marketing materials and information about your rights as an enrollee in English and in any other frequently used language in your community. Our staff will also provide assistance to you, so you can understand your rights if you are visually impaired.
- To get a written copy of your rights from Catholic Health LIFE. Our program will also post these rights in a public place in the Catholic Health LIFE center where it is easy for you to see them.
- To be fully informed, in writing, of the services offered by the program. This includes telling you which services are provided by contractors instead of the program's staff. You must be given this information before you join, at the time you join, and when you need to make a choice about what services to receive.
- To look at, or get help to look at, the results of the most recent review of Catholic Health LIFE. Federal and State agencies review all PACE programs including Catholic Health LIFE. You also have a right to review how the program plans to correct any problems that are found during the inspection.

- To communicate with health care providers in confidence and to have your health care information protected. You also have the right to review and copy your medical records and request amendments to your records.

**You have a right to a choice of providers.** You have the right to choose a health care provider within the Catholic Health LIFE provider network and to get quality health care. Women have the right to get services from a qualified women’s health care specialist for routine or preventive women’s health care services.

**You have a right to access emergency services.** You have the right to get emergency services when and where you need them without the program’s approval. A medical emergency is when you think your health is in serious danger—when every second counts. You may have a bad injury, sudden illness or an illness that is rapidly getting much worse. You can get emergency care anywhere in the United States.

**You have a right to participate in treatment decisions.** You have the right to fully participate in all decisions related to your health care. If you cannot fully participate in your treatment decisions or you want to have someone you trust help you, you have the right to choose that person to act on your behalf. You have the right:

- To have all treatment options explained to you in a language you understand, to be fully informed of your health status, and to participate in health care decisions. This includes the right not to get treatment or take medications. If you choose not to get treatment, you must be told how this will affect your health.
- To have the Catholic Health LIFE program, help you create an advance directive. An advance directive is a written document that says how you want medical decisions to be made in case you cannot speak for yourself. You should give it to the person who will carry out your instructions and make health care decisions for you.

- To participate in making and carrying out your plan of care. You can ask for your plan of care to be reviewed at any time.
- To be given advance notice, in writing, of any plan to move you to another treatment setting and the reason you are being moved.

**You have a right to have your health information kept private.** You have the right to talk with health care providers in private and to have your personal health care information kept private as protected under State and Federal laws. You also have the right to look at and receive copies of your medical records. Please note that there are federal privacy rules that give you access to your own medical records and more control over how your personal health information is used. (If you have any questions about this privacy rule, you can call the Office for Civil Rights at 1-800-368-1019. TTY users should call 1-800-537-7697.)

**You have a right to file a complaint.** You have a right to complain about the services you receive, or that you need and don't receive, the quality of your care, or any other concerns or problems you have with Catholic Health LIFE. You have the right to a fair and timely process for resolving concerns with the program. This includes the right:

- To a full explanation of the complaint process.
- To be encouraged and helped to freely explain your complaints to Catholic Health LIFE staff and outside representatives that you select. You will not be harmed in any way for telling someone your concerns. This includes being punished, threatened, or discriminated against.
- To appeal any treatment decision by the Catholic Health LIFE program, staff, or contractors.

**You have a right to leave the program.** If, for any reason, you feel that Catholic Health LIFE is no longer the program that you want, you have the right to leave the program at any time.

#### **14. What If I Decide To Voluntarily Disenroll from Catholic Health LIFE?**

Catholic Health LIFE values you as a participant. We want you to be completely satisfied with your medical care and long term care. If you have any concerns or problems with our services or your participation, we want to hear about it. Please call your Care Team at the telephone number in the front of this Agreement. We will do everything we can to help resolve your issue, even if you have already decided to disenroll.

If you agree to discuss your situation with us, your Care Team will meet with you to help resolve any unmet needs. You may request disenrollment from Catholic Health LIFE at any time. To end your enrollment, we will ask you to sign a Disenrollment Form, which will indicate that you will no longer be entitled to services through Catholic Health LIFE as of the effective date of your disenrollment. If you are unable to complete the Disenrollment Form, you can tell us of your decision to end your enrollment, and we will begin the disenrollment process. You are not able to disenroll at a local Social Security Administration office.

There are also a few other situations that could result in your voluntary disenrollment from Catholic Health LIFE. For example, if you enroll in any other Medicare or Medicaid prepayment plan (such as another managed care organization or a Medicare Advantage Plan or a Medicare Prescription Drug Plan) or an optional benefit, including the Hospice benefit, you would be disenrolled from Catholic Health LIFE and this would be considered a voluntary disenrollment.

Regardless of why you want to disenroll, Catholic Health LIFE will help you plan for your care following disenrollment and will arrange your transfer to other providers.

Please keep in mind that until your disenrollment takes effect, you will still be required to continue to use Catholic Health LIFE services and to pay any amount due that you owe (such as a Medicaid surplus, if applicable).

In most cases, the date of your disenrollment is midnight at the end of the last day of the month in which your disenrollment is processed New York Medicaid Choice or by Erie County Department of Social Services. However, if you submit your disenrollment request after the 20th of the month, your disenrollment may not take effect until the following month.

- You will always receive written notification of the date of your disenrollment.
- If applicable, your enrollment in a Hospice Plan may be dependent on your successful enrollment in another MLTC product.

## **15. Can I Be Involuntarily Disenrolled?**

Yes. In certain circumstances, Catholic Health LIFE may no longer be the right program to meet your health and long term care needs. If Catholic Health LIFE believes it is necessary to disenroll a participant, we must obtain the approval of New York Medicaid Choice or the Erie County Department of Social Services.

And, to ensure that your care continues after you leave Catholic Health LIFE, we will arrange your transfer to other providers. You will receive written notification of termination of your enrollment in Catholic Health LIFE. Catholic Health LIFE will work with state and federal agencies to assist in your reinstatement in other Medicaid and Medicare programs after your disenrollment. We will make referrals and ensure that your medical records are made available to other providers in a timely manner.

Catholic Health LIFE must cancel your participation if:

- You move out of Erie County, the Catholic Health LIFE service area.

- You leave the Catholic Health LIFE service area for more than 30 days without receiving approval of Catholic Health LIFE.
- At the time of your annual re-assessment, your health has improved to the point that you are no longer eligible for nursing home level of care. In this instance, we will only need to cancel your participation if we are confident that you will remain healthy, even without the support and services of Catholic Health LIFE.
- The contract between Catholic Health LIFE and CMS and the New York State Department of Health is terminated, or if Catholic Health LIFE is unable to provide care to you because the program has lost its state license(s).

You may also be disenrolled if:

- You, a member of your household, or a caregiver jeopardize your health and safety, or the health and safety of others, including members of the Catholic Health LIFE team and network.
- You, a family member or a caregiver jeopardize compliance with or interfere with your care plan or the requirements of your enrollment agreement.
- You fail to pay or make efforts to pay Catholic Health LIFE any premiums or Medicaid surplus you owe for more than 30 days after this amount is due. In this case, we will only require you to disenroll after the program makes a reasonable effort to collect the amount, including a written demand for payment.

You may not be involuntarily disenrolled unless New York Medicaid Choice or Erie County Department of Social Services agrees. You have the right to appeal an involuntary disenrollment. If you are a Medicaid recipient New York Medicaid Choice will give you instructions for requesting a fair hearing. If you choose to



exercise your right to appeal the disenrollment, you may choose to receive continuing care from Catholic Health LIFE during the process. If you are not a Medicaid recipient you may complain to the NYSDOH.

The effective date of your disenrollment from Catholic Health LIFE will be midnight of the last day of the month in which your involuntary disenrollment is processed by New York Medicaid Choice or the Erie County Department of Social Services.

Please note that if you are involuntarily disenrolled from Catholic Health LIFE, you may re-enroll if the reason for disenrollment is cleared up. For example, if you are disenrolled because you moved out of the service area, you may re-enroll if you return to the area. If you are disenrolled for non-payment of an amount that you owe, you may re-enroll if you clear up you past-due accounts.

If you are eligible for Medicare and/or Medicaid at disenrollment, you may go back to other Medicare and/or Medicaid providers in the community.

## **16. What If I Have A Concern Or Complaint About Catholic Health LIFE?**

Catholic Health LIFE will try its best to deal with your concerns or issues as quickly as possible and to your satisfaction. As a Catholic Health LIFE participant, you have a right to use either our **grievance process** and/or our **appeals process**, depending on what kind of problem you have. These two terms are defined below, and the procedures that we will follow when you file a grievance or appeal are summarized.

In either process, you are assured of the following:

- There will be no change in your services or the way you are treated by Catholic Health LIFE staff or a health care provider because you file a grievance or an appeal.

- We will maintain your privacy. If staff is involved in your grievance they will not take part in its resolution.
- We will give you any help you may need to file a grievance or appeal. This includes providing you with interpreter services or help if you have vision and/or hearing problems.
- You may choose someone (like a relative or friend or a provider) to act on your behalf.
- We will make every effort to address your concerns in the most direct and quickest way possible. Many concerns can be resolved at the time you report them.

### **How to Reach Us to File a Grievance or Appeal**

There are several ways you can file a grievance or appeal with us:

- You may report a grievance or file an appeal by discussing your issue or request with any member of the Catholic Health LIFE staff.
- You can call us toll free at:           1-855-671-3341
- TTY Users can call us at:               1-716-819-5048
- You can write to us at:                   55 Melroy Avenue  
Lackawanna, NY 14218  
c/o QA/PI Coordinator
- You can send us a fax at:               (716) 819-5099  
Attention: Catholic Health LIFE QA/PI Coordinator

- If you have a visual or hearing impairment, we will also provide assistance, as necessary, so that you are able to file your grievance or appeal.

## **What is a Grievance?**

A grievance is any complaint, either written or oral, expressing dissatisfaction with service delivery or the quality of care that is furnished to the participant by staff or one of the program's network providers.

## **The Grievance Process**

You may file a grievance orally or in writing. The person who receives your grievance will record it, and a staff member will be assigned to oversee the review of the grievance.

If warranted, you will receive a written notice from us acknowledging the receipt of your grievance. This notice will also include the name, address, and telephone number of the person who has been assigned to handle your grievance. If we need additional information from you in order to resolve the grievance, this will also be included in the notice that you receive from us.

Because we take your concerns seriously, the QA/PI Coordinator for Catholic Health LIFE will usually oversee the review of the grievance.

In many cases, your grievance can be resolved at the time you express your concerns to us. If an immediate resolution of the grievance can be made, the resolution will be indicated on the Grievance Form and you will be notified the same day.

All standard grievances will be resolved in a timely manner. Catholic Health LIFE will send you a letter if your grievance is not immediately resolved, telling you our determination and the reasons for the decision.

You may request reconsideration of a grievance decision if you are dissatisfied with the outcome of the grievance process. This process is called a request for reconsideration.

### **What is an Appeal?**

If you disagree with the Program's decision to limit the types of services or amount of care that is provided to you, you may request that the program reconsider its decision by filing an appeal. An appeal can be filed in one of the following types of situations when you disagree with the program's decision:

- If Catholic Health LIFE denies or limits services requested by you or your caregiver/representative;
- If Catholic Health LIFE denies your request for a referral to a specialist;
- If Catholic Health LIFE reduces, suspends, or terminates a service and you believe that you still need this type and/or frequency of service; or
- If Catholic Health LIFE denies payment for a service not authorized or provided out of network.

Catholic Health LIFE will make its decisions as quickly as your condition would require, but no later than 30 days after the time we receive your appeal. In any appeal, you will have an opportunity to present evidence or information about your health care needs so that we make our decision with the most complete information that is available.

## **What is an Expedited Appeal?**

If you believe that your life, health, or ability to maintain or regain your maximum function could be seriously jeopardized without the disputed health service, please let us know at the time you file your appeal. In these instances, Catholic Health LIFE will review your appeal more rapidly, and will respond with the program's decision within 72 hours of the time we receive your appeal.

At times, we may need to extend the timeframe for making this decision. We may ask for an extension if we need additional information and we can justify to the State Department of Health that the extension would be in your best interest. In this situation, the timeframe for resolving your expedited appeal can be extended for up to 14 days.

## **The Appeal Process**

When you file an appeal, it means that we must look again at the reason for our decision and determine if we were correct. If you choose to file an appeal, the following steps will be followed.

You can file an appeal with the plan orally, in person or over the phone, or in writing using the phone number, fax number or address listed above. Please also note that:

- You must file your appeal request within 45 calendar days of the date of the initial decision.
- If you'd like to request an expedited review, please let us know at the time you file your appeal.

- When you file your appeal, please tell us the reason why you disagree with our decision and include any additional information that may be helpful in considering your appeal.

The person who receives your appeal will record it, and appropriate staff will oversee the review of the appeal. We will send an acknowledgement of the appeal within five days telling you that we received your appeal, and how we will handle it. If we need additional information from you in order to decide the appeal, this will also be included in the notice that you receive from us when we acknowledge your appeal.

The team reviews the appeal, completes any required assessments, and makes a decision on the services as quickly as possible, and always within 30 days of receipt. An impartial third party from the program's staff who has the appropriate credentials and who did not participate in the original action will be designated by the QA/PI Coordinator to review the appeal.

During the appeal process, we will continue to provide all of your other services, as outlined in your plan of care. If your appeal concerns a service that Catholic Health LIFE is planning to reduce or terminate, you may also request that the disputed service continue until the decision about the appeal is made. However, if you ask for a disputed service to continue and the appeal decision is NOT in your favor, Catholic Health LIFE will ask you to pay for the cost of the service during the time the appeal was being reviewed.

We will send you a notice about the decision we made about your appeal that will identify the decision we made, the reasons for the decision, and the date we reached that decision.

If we reverse our decision as a result of your appeal, we will provide you with the disputed services as quickly as your health condition requires.

### **If Catholic Health LIFE Denies My Appeal, What Can I Do?**

If our decision about your appeal is not in your favor, the notice you receive will explain your right to request an external appeal for a new review conducted by an organization that is independent of Catholic Health LIFE. You have several options, depending upon the type of coverage you have, Medicaid, Medicare, or both. If you are enrolled in both Medicare and Medicaid, we will help you choose which appeal process to follow. If you have neither Medicaid nor Medicare coverage, you may complain to the New York State Department of Health.

### **State Fair Hearings**

If you are a Medicaid recipient, you may request a Medicaid Fair Hearing from the New York Medicaid program within 60 days of the date we sent you the notice about our decision on your appeal. The notice that you receive from us at the end of your appeal will provide you with information about your fair hearing right. This includes how to obtain a Fair Hearing, who can appear at the Fair Hearing on your behalf, and in some cases, your right to request to receive services while the Hearing is pending. Please ask a member of your Care Team if you have questions about the fair hearing process.

### **Medicare Appeal Process**

If you are enrolled in Medicare and have completed the Catholic Health LIFE internal appeal process, you may choose to appeal using Medicare's external appeal process.

Catholic Health LIFE can assist you with an appeal to the Medicare Designated Review Agent.

If you request either a Fair Hearing from Medicaid or a Medicare External Review, the decision that is made will be binding upon Catholic Health LIFE.

### **Are there any other ways to express a complaint or concern about Catholic Health LIFE?**

We hope you will always discuss your concerns with us. However, if you are dissatisfied with Catholic Health LIFE, or if you disagree with the way we have handled your complaint, you also have the right to file a complaint with the New York State Department of Health. You can call them or write to them at any time at the following location:

New York State Department of Health  
• Bureau of Continuing Care Initiatives  
Empire State Plaza  
Corning Tower, RM 2084  
Albany, New York 12237  
  
Telephone: 1-866-712-7197

### **17. Your Monthly Bill: How much will you have to pay?**

Your payment each month (if any) will depend on your eligibility for Medicare and/or Medicaid.

If you are eligible for:

**MEDICAID ONLY or MEDICARE AND MEDICAID**



If you are eligible for both Medicare and Medicaid, or Medicaid only, you will make no monthly premium payment to Catholic Health LIFE unless you have a spenddown amount due as a condition of Medicaid eligibility. This amount, if any, is determined by the Erie County Department of Social Services through the Medicaid application process. You will receive all Catholic Health LIFE services, including prescription drugs.

- **MEDICARE ONLY**

If you have Medicare and are not eligible for Medicaid, then you will pay a monthly premium to Catholic Health LIFE. If there is a monthly premium, its amount and effective date will be provided to you in writing as part of the enrollment process. Because this premium does not include the cost of Medicare prescription drug coverage, you will be responsible for an additional monthly premium for Medicare prescription drug coverage. If that is the case, the Medicare premium and effective date will also be supplied in writing to you. You may pay both premiums together or you may contact your social worker for additional payment options.

- **PRIVATE PAY (Neither Medicare or Medicaid)**

If you are not eligible for Medicare or Medicaid, you will pay a monthly premium to Catholic Health LIFE. The amount will be provided to you in writing during the enrollment process. Because this premium does not include the cost of prescription drugs, you will be responsible for an additional premium for prescription drug coverage. You may pay both premiums together or you may contact your social worker for additional payment options.

### **Prescription Drug Coverage Late Enrollment Penalty**

Please be aware that if you are eligible for Medicare prescription drug coverage and are enrolling in Catholic Health LIFE after going without Medicare prescription drug coverage or coverage that was at least as good as Medicare drug coverage for 63 or

more consecutive days, you may have to pay a higher monthly amount for Medicare prescription drug coverage. You can contact the Catholic Health LIFE Intake Staff for more information about whether this applies to you.

### **Instructions for Making Payments to Catholic Health LIFE**

If you have to pay a monthly charge to Catholic Health LIFE, you must pay the money by the first day of the month after you sign the Enrollment Agreement. The monthly charge then has to be paid on the first day of every month thereafter.

Payment can be made by check or money order to:

**Catholic Health-LIFE**  
**55 Melroy Avenue**  
**Lackawanna, NY 14218**

## **18. More Information**

You can get more information about Catholic Health LIFE if you wish. Ask your Care Team or call the office phone number at the front of this Agreement. The following items are available by request:

- Names, addresses, and positions of the Officers and Board of Directors of Catholic Health LIFE.
- Most recent annual certified financial statement for Catholic Health LIFE.
- Information about consumer complaints.

- Procedures for confidentiality of participant information.
- Information about medications covered by Catholic Health LIFE.
- Quality management program and procedures.
- Clinical review criteria for particular conditions or diseases and other clinical information used in utilization review. (You must ask for this information in writing.)
- Application procedures and minimum qualification requirements for Catholic Health LIFE health care providers.

**19. Remember To:**

- Tell all health care providers that you are a participant of Catholic Health LIFE.
- Call your Care Team whenever you require a service covered by Catholic Health LIFE or need help in obtaining a service.
- Notify Catholic Health LIFE within 24 hours if you are admitted to a hospital.
- Call Catholic Health LIFE in advance if you have an urgent care need.
- Take your Catholic Health LIFE participation card when you see any health care providers, or are admitted to an emergency department of hospital.

Thank you for choosing Catholic Health LIFE!