

2011 ANNUAL UPDATES



This publication is a supplement to our member newsletter, **Senior Scoop**. The information is important to you as a SummaCare Secure member. Please keep this publication in your files for future reference.

Member Rights & Responsibilities.....	2
Disease Management.....	3
Annual Glaucoma Screening Why Loneliness Matters	4
Healthcare Fraud & Abuse Women's Health and Cancer Rights Act of 1998	5
Notice of Privacy Practices.....	6
Treatment for Urinary Incontinence.....	11
The Importance of Utilization Review Quality Management Program Annual Update	12
Voicing Complaints & Filing Appeals	13
Frequently Asked Questions.....	14
SummaCare's Star Quality Rating	15



Member Rights & Responsibilities



As a SummaCare member, you have the following rights and responsibilities. Please read them carefully. These statements help ensure that you are treated by SummaCare employees and all of our contracted providers with fairness and respect. Likewise, it is important that you understand your responsibilities as a SummaCare member. If you don't follow these responsibilities, you may not receive all of the services or coverage to which you might otherwise be entitled. Please call Customer Service if you ever feel you've been denied any of these rights or if you have any questions.

As a SummaCare member you have the right to:

1. Receive timely and accurate information about SummaCare including its services, its practitioners and providers and its members' rights and responsibilities;
2. Be treated with fairness, respect and dignity;
3. Be assured your medical records and personal health information will be handled confidentially and your privacy protected. Please refer to SummaCare's Notice of Privacy Practices (NOPP) for

a complete description of your privacy rights;

4. Participate with your healthcare professional in making decisions about your healthcare;
5. A candid discussion of appropriate or medically/surgically necessary treatment options for your conditions, regardless of cost or benefit coverage;
6. Voice complaints or appeals about SummaCare or the care provided;
7. Provide advance directives that would inform your doctor of your wishes should you have a terminal illness or lose your ability to make decisions for yourself;
8. A safe, secure, clean and accessible medical environment;
9. Get information about your coverage and costs as a member of SummaCare that is easy to understand;
10. Obtain information about SummaCare and our contracted providers' financial arrangements and qualifications;
11. To see plan providers, get covered services and get your prescriptions filled

within a reasonable period of time;

12. Make recommendations regarding SummaCare's "Members' Rights and Responsibilities" statement.

As a SummaCare member you have the responsibility to:

1. Provide (to the extent possible) information that SummaCare and its healthcare professionals need in order to care for you;
2. Understand (to the degree possible) your health problems and participate in developing and following mutually agreed upon treatment goals;
3. Follow the guidelines and instructions for care that you have agreed on with your healthcare professional;
4. Keep medical appointments. If you cannot keep an appointment, you should notify the healthcare professional's office;
5. Identify yourself via your membership card, to use the card appropriately and to assure that other people do not use your card;

6. Respect SummaCare employees and your healthcare professional and refrain from using threatening or abusive language or mannerisms;
7. Act in a way that supports the care given to other patients and helps the smooth running of your doctor's office, hospitals and other offices;
8. Familiarize yourself with your coverage and the rules you must follow to get care as a SummaCare member;
9. Pay in full any plan premiums, copayments, coinsurance amounts or deductibles required by your specific SummaCare benefit plan;
10. Call SummaCare Customer Service if you have any questions, suggestions or problems with your care or payment.

How to get more information about your rights and responsibilities:

If you have questions or concerns about your rights, please call Customer Service at the number listed on your SummaCare ID card.

You can also get free help and information from the Ohio Senior Health Insurance Information Program (OSHIIIP) at 800-686-1578 (or TTY 614-644-3745).

If you think you have been treated unfairly or your rights have not been respected, you should call SummaCare Customer Service. Customer Service will ensure that your issue is addressed, and give you additional information on the complaint and appeal processes available to you.

If you have been treated unfairly due to your race, color, national origin, disability, age or religion, please let SummaCare know. You can also call the Office for Civil Rights in your area.

Disease Management

SummaCare wants to make sure if you have a chronic condition, you will have the best and latest information on how to manage your health. Proper self-management leads to prevention of complications and improved quality of life. SummaCare provides disease management programs for the following:

- Diabetes
- Asthma
- Heart Failure
- Depression

If you have been diagnosed with any of these conditions you will be automatically enrolled in our program. You will receive quarterly educational mailers and reminders about seeking preventive care. You will also be able to work with a nurse to better understand your condition and make healthy lifestyle decisions. These programs are at no cost to you, and you may opt out at any time.

Please call our Clinical Management Department to opt out of our programs at 330-996-8931 or 877-888-1164 (TTY 800-750-0750) Monday through Friday between 8:30 a.m. and 5 p.m.



Annual Glaucoma Screening – An Important Benefit!

Glaucoma is a serious disease of the eye, particularly for the elderly. It is a major cause of blindness. According to the National Committee on Quality Assurance about 10 percent of the population -- approximately 130,000 Americans -- are legally blind due to glaucoma and most of these people are over age 65. Others at increased risk are people with a family history of the disease, people who have diabetes and people of African or Asian descent.

At least 4.2 million individuals have glaucoma, but nearly half are unaware of it. In its early stages glaucoma has no symptoms. It is best diagnosed at an early stage before signs and symptoms occur so that treatment can begin and blindness prevented. Annual glaucoma screening is a covered benefit. SummaCare Secure members also enjoy a benefit that covers one routine eye exam a year for refraction. Please check your plan documents for more details regarding copays and other plan coverage information.

Routine eye exams help maintain reading ability and vision in older adults. Annual screening for glaucoma is an important part of preventing this sight-robbing disease. Protect your sight and be sure to get screening every year!

Why Loneliness Matters

Loneliness can hit at almost any time. When Amity Brown separated from her husband of 11 years, for instance, she felt -- understandably -- isolated and sad. "The hardest thing is not having someone with that deep emotional knowledge of me to catch me when I fall," says the 41-year-old photographer based in Oakland, Calif.

It's almost inevitable that losing a spouse or moving to a new town can make you feel lonely; but loneliness can strike even without major life changes. You can be alone without being lonely or you can feel lonely in a crowd. True loneliness is simply a feeling of being disconnected from others; 5% to 7% of middle-aged and older adults report feeling intense or persistent loneliness.

"Loneliness is what you say it is. You can't tell somebody you shouldn't be lonely," says Louise Hawkley, PhD, senior research scientist with the Center for Cognitive and Social Neuroscience at the University of Chicago

Loneliness and Illness

Loneliness is not only emotionally painful; it can harm your health. It's a risk factor for a host of problems: high blood pressure; sleep problems; decreased ability to deal with the stress of daily life; and the body's reduced ability to handle inflammation, leading to conditions such as atherosclerosis, rheumatoid arthritis, and tendinitis, as well as a weakened immune system, so you're more susceptible to illness. Researchers have yet to identify the exact ways these health problems occur, but they know that loneliness seems to make

them worse. While many of these issues don't show up until middle age or later, the damage begins early, according to Hawkley. Small increases in stress chemicals released into the bloodstream can, over time, damage blood vessels all over the body.

Of course, some lonely times are inevitable in everyone's life and you don't need to fear them. Think of loneliness as a thirst for companionship, one you can satisfy. Says Hawkley, "It's a feeling that, if it's doing its job, it gets you out there to state that need to feel connected."

The Loneliness Cure

Louise Hawkley, PhD, says we should think of loneliness not as a state but as a motivation to get social. Here's how:

Get out and about. You don't have to be best friends with someone to benefit from interaction. Amity Brown, who is separated from her husband, takes walks around her neighborhood, smiling at people she passes. "When I started getting to know the neighborhood and the people around me, I felt like part of a community," she says.

Be selective about making friends. Hawkley points out that if you're desperate for relationships, you may be willing to tolerate unacceptable treatment. Now that Brown is feeling more stable, she says, "I'm more careful when I choose my friends to make sure they're low-drama."

You can read the full article at www.WebMD.com.

What is Healthcare Fraud & Abuse?

Over the past few years, agencies regulating the business of healthcare have heightened their focus on fraud and abuse. Accordingly, all managed care health plans offering Medicare have been required to establish fraud and abuse programs that meet regulatory standards.

SummaCare implemented a fraud and abuse program in 1999 and has been actively auditing financial and operational processes since then. Reports of suspected fraud come to us through a variety of reporting mechanisms including our Hotline 330-996-8821 or (toll free 800-361-3908), written correspondence and in-person meetings. In addition, our website has an online submission form to report suspected fraud and abuse. All reports are thoroughly investigated and appropriate action is taken.

SummaCare also maintains an environment of sound internal control including anti-fraud risk controls. Internal control is defined as a process that provides reasonable assurance that we are achieving business objectives while complying with laws and regulations. Internal audits routinely evaluate and assess the design and operating effectiveness of internal controls. Any exceptions noted during our control test work are comprehensively examined to determine whether the exception was caused by error or fraud.

Our philosophy is to work cooperatively with appropriate physicians, practitioners and their staff to resolve any concerns identified in our audits. The following definitions and information will be helpful in understanding how the regulatory agencies interpret fraud and abuse.

Fraud – Is when a person or group of people tries to do something to cheat any healthcare plan. They do not do things the way they should be done. This causes the person or group of people to benefit from their actions.

Abuse – Is when something is done differently than what is considered accepted practice.

Intent - Is the state of mind in which an act is done. Intent is what makes a person do something. A person's intent can be the difference between fraud and abuse.

How Can You Help Fight Fraud & Abuse?

Please do your part. Report all possible cases of fraud and abuse by calling the number listed below. You can also write to us at the following address:

SummaCare Compliance Department F&A

P.O. Box 3620, Akron, Ohio 44309-3620

or you may call the SummaCare Compliance Hotline at 800-361-3908.

Women's Health and Cancer Rights Act of 1998: Annual Notice

The Women's Health and Cancer Rights Act was signed into law on October 21, 1998. This law provides mandatory coverage for women with respect to medical and surgical benefits after having a mastectomy, providing that the health plan covers mastectomies.

Group health plans, as well as health insurance issuers that offer coverage for mastectomies, are required to provide the coverage to participants of group health plans, as well as to those participants enrolled in an individual plan.

The benefits under the Act include:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;

- Prosthesis; and
- Medical complications at all stages of the mastectomy, including lymphedemas.

Copays, coinsurance and deductibles apply as long as they are consistent with other benefits under the plan.

Additionally, persons moving from one plan to another may be required to comply with the new plan's pre-existing condition limitations, subject to HIPAA (Health Insurance Portability and Accountability Act) restrictions.

If you would like more information on benefits, please contact SummaCare Secure Customer Service at the number listed on the back of your Member ID card.

Notice of Privacy Practices



THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

SummaCare is dedicated to protecting the confidentiality of information we have about you. We are required by law to maintain the privacy of your protected health information and to provide you with this notice of our legal duties and privacy practices with respect to protected health information.

This Notice of Privacy Practices describes how SummaCare may use and disclose your protected health information to facilitate treatment, carry out payment or healthcare operations and for other purposes that are permitted or required by law. It also describes your rights to access and control your protected health information.

“Protected health information” (PHI) is:

- information about you, including demographic information, that may identify you; and
- that relates to your past, present or future physical or mental health or condition; and
- any healthcare services you may receive and payment for those services.

Examples of protected health information include, but are not limited to, the notes your doctor keeps that document your physician office visits, your birth date and your social security number.

SummaCare is required by law to abide by this notice as long as the terms remain in effect. We reserve the right to change the terms of this Notice of Privacy Practices as necessary. Any revisions to this notice will apply to all the protected health information we maintain, including protected information received before the change was made. Except when required by law, SummaCare will not implement a material change to any of the policies or terms described in this notice prior to the effective date of the new notice.

All members enrolled with SummaCare at the time that changes are made will receive the revised notice 60 days prior to the effective date of the changes. Copies of the most current notice may be obtained at any time by calling the SummaCare Secure Customer Service Department or by viewing the SummaCare Secure website at **www.medicare.summacare.com**. You can also request a current notice in writing by mailing a request to Customer Service.

IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR WISH TO REQUEST

A COPY, PLEASE CALL CUSTOMER SERVICE AT THE NUMBER LISTED ON THE BACK OF YOUR MEMBER ID CARD or WRITE TO: CUSTOMER SERVICE, SUMMACARE INC., P.O. BOX 3620, AKRON, OH 44309-3620 OR EMAIL YOUR REQUESTS TO INFO@SUMMACARE.COM.

I. USES AND DISCLOSURES OF YOUR PROTECTED HEALTH INFORMATION

SummaCare must internally use your protected health information to conduct our business and to ensure you are provided with the care and services to which you are entitled as a SummaCare member. In some cases we may disclose or share your protected health information with external individuals or organizations. In both cases, SummaCare limits access to the protected health information used and disclosed to the minimum amount reasonably necessary. Upon your enrollment, SummaCare may use and disclose your protected health information for these purposes without your signed authorization. The purposes for which we may use and disclose your protected health information are described below:

A. FOR TREATMENT

SummaCare may use or disclose information about you to facilitate your treatment by a physician or other health care provider. This includes the coordination or management of your health care with a third party that has already obtained your permission to have access to your protected health information. For example, when you seek the services of a physician, SummaCare may provide information about you to the physician so he/she can better treat your illness or injury.

B. FOR PAYMENT

SummaCare may use or disclose your health information for payment purposes. For example, we may use information regarding your medical procedures and treatment to process and pay claims, to determine whether services are medically necessary or to otherwise pre-certify services as covered under your SummaCare plan. We may also disclose such information to another health plan, which may have an obligation to process and pay claims on your behalf or to a health care provider from whom you have received medical services.

C. FOR HEALTH CARE OPERATIONS

SummaCare will use and disclose your protected health information as necessary, and as permitted by law, for our health care operations. In limited situations, SummaCare may disclose protected health information for the operations of other health plans or health care providers with which you have or had a relationship. For example, SummaCare may share protected health information with your primary care physician's practice for quality improvement activities.

D. INFORMATION SENT TO YOU

As a SummaCare member, you may occasionally receive information from us about the care and services we provide. Sometimes this includes your protected health information. Examples include information about the payment of your claims, appointment reminders or a case management call from a SummaCare nurse. We may also send you information about treatment alternatives or other health-related benefits and services that may be of interest to you.

E. INDIVIDUALS INVOLVED IN ARRANGING FOR YOUR CARE OR PAYMENT FOR YOUR CARE

With your approval, we may disclose your protected health information to designated family members or others who may be helping you to arrange your care or arrange payment for your care. We may also disclose your protected health information to an individual or individuals who are legally authorized to act on your behalf, such as an individual to whom you have granted durable power of attorney. We may require the individual to furnish proof of such authorization before granting them access to your information. If you are unavailable, incapacitated, or facing an emergency medical situation and in our professional judgment we determine that a limited disclosure may be in your best interest, we may share limited protected health information with such individuals without your approval. If you have designated a person to receive information regarding payment of the premium for your policy, we will inform that person when your premium has not been paid. We may also disclose limited protected health information to a public or private entity that is authorized to assist in disaster relief efforts to locate a family member.

F. BUSINESS ASSOCIATES

Certain aspects and components of our services are performed through contracts with outside persons or organizations, such as auditing, accreditation, legal services, etc. At times it may be necessary for us to share some of your protected health information with one or more of these outside persons or organizations who assist us with our healthcare operations. In all cases, we require business associates to appropriately safeguard the privacy of your information and comply fully with the privacy practices described in this notice.

G. OTHER USES AND DISCLOSURES

SummaCare is permitted or required by law to make the following additional uses or disclosures of your protected health information:

- As Required by Law – SummaCare will disclose your protected health information for any purpose when required to do so by federal, state or local law.
- To the Secretary of the U.S. Department of Health and Human Services or his/her designee for investigations of HIPAA privacy compliance.
- For Public Health Activities – SummaCare may release your protected health information for public health activities.

These activities generally include the following:

- To prevent or control disease, injury or disability;
- To report births and deaths;
- To report the abuse or neglect of children, elders and dependent adults;
- To report reactions to medications or problems with products;
- To notify people of recalls of products they may be using;
- To notify a person who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition;
- To notify the appropriate government authority if we believe a patient has been the victim of abuse, neglect or domestic violence. We will only make this disclosure if you agree or when required or authorized by law.
- To the Food and Drug Administration – SummaCare may release your protected health information to the Food and Drug Administration if necessary to report

adverse events, product defects or to participate in product recalls.

To the Plan Sponsor

Under certain limited circumstances, SummaCare may release your protected health information to your plan sponsor. The “plan sponsor” is generally your employer or the entity who has purchased or funded your group health plan. The plan sponsor may need your information for such things as obtaining premium bids from SummaCare or another health plan. Before SummaCare shares any of your protected health information with your plan sponsor, that sponsor must agree to a number of legally required conditions designed to ensure that your information remains protected. For example, your plan sponsor must certify that the information provided will be maintained in a confidential manner and not used for employment related decisions or for other employee benefit determinations. The plan sponsor must also describe in advance the need for information and limit access to the information to those employees who require it to perform the job function described. When feasible, the plan sponsor must return or destroy all copies of your protected health information when it is no longer needed.

Health Oversight Activities

SummaCare may disclose your protected health information to a health oversight agency for activities authorized by law. These oversight activities include audits, investigations, inspections and licensure. These activities are necessary for the government to monitor the health care system, government programs and compliance with civil rights laws. For example, SummaCare may disclose information to the Ohio Department of Health for periodic audits of the quality of care provided to SummaCare members.

Lawsuits and Disputes

If you are involved in a lawsuit or a dispute, SummaCare may disclose your protected health information in response to a court or administrative order.

SummaCare may also disclose your protected health information in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request (which may include written notice to you) or to obtain an order protecting the information requested.

Law Enforcement

SummaCare may release protected health information if asked to do so by a law enforcement official:

- In response to a court order, subpoena, warrant, summons or similar process;
- To identify or locate a suspect, fugitive, material witness, or missing person;
- About the victim of a crime if, under certain limited circumstances, we are unable to obtain the person’s agreement;
- About a death we believe may be the result of criminal conduct;
- If SummaCare believes in good faith that the information constitutes evidence of criminal conduct that occurred on the premises of any SummaCare establishment;
- As required by law to report wounds and injuries and crimes;
- In certain situations when a member is an inmate in a correctional institution.

Coroners, Medical Examiners and Funeral Directors

SummaCare may release your protected health information to a coroner or medical examiner to identify a deceased person or determine the cause of death. SummaCare may also release your

protected health information to funeral directors, consistent with applicable law, as necessary to carry out their duties with respect to the decedent.

Organ and Tissue Donation

SummaCare may use or disclose your protected health information to organ procurement organizations for the purpose of facilitating organ, eye or tissue donation and transplantation.

Research

Under certain circumstances, SummaCare may use and disclose your protected health information for research purposes. For example, a research project may involve comparing the health and recovery of all patients who received one medication to those who received another, for the same condition. All research projects, however, are subject to a special approval process that evaluates a proposed research project and its use of medical information. Information for research is not disclosed until the research project is approved. We may, however, disclose your medical information to people preparing to conduct a research project to help them look for patients with specific medical needs, so long as the medical information they review does not leave the possession of SummaCare.

Military and Veterans

SummaCare may use and disclose your protected health information if you are a member of the armed forces and the use and disclosure has been deemed necessary by appropriate military command authorities. SummaCare may also release protected health information about foreign military personnel to the appropriate foreign military authority.

National Security and Intelligence

SummaCare may release your protected health information to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law. SummaCare may disclose protected health information about you to authorized federal officials so they may provide protection to the President, other authorized persons or foreign heads of state or to conduct special investigations.

Workers' Compensation

SummaCare may release your protected health information to workers' compensation agencies if necessary for your workers' compensation benefit determination.

H. WITH YOUR AUTHORIZATION

SummaCare will not use or disclose your protected health information without your written authorization except as described above in this notice. You may revoke your authorization in writing at any time, except to the extent that SummaCare or one of our business associates is already taking action in reliance on the use or disclosure you approved in your authorization.

II. YOUR RIGHTS REGARDING PROTECTED HEALTH INFORMATION

A. RIGHT TO REQUEST RESTRICTIONS

You have the right to request restrictions on the uses and disclosures of your protected health information for treatment, payment, or health care operations. Restriction request forms are available from Customer Service, or from the SummaCare website. Mail your request to the attention of Customer Service at the address listed on page

one of this notice. Your request must include (i.) the information you want to limit; (ii.) whether you want to limit our use, disclosure or both; and (iii) to whom you want the limits to apply, for example, disclosures to your spouse. You or your authorized representative must sign restrictions. We are not required to agree to your restriction request. We retain the right to terminate an agreed upon restriction if we believe such termination is appropriate. In the event of termination by us, we will notify you of such termination. You also have the right to terminate, in writing or verbally, any agreed upon restriction by sending such termination notice to the attention of Customer Service.

B. RIGHT TO AN ACCOUNTING OF DISCLOSURES

You have the right to receive an accounting of certain disclosures of your protected health information. SummaCare is not required to track and account for the following types of disclosure:

- Disclosure made for the purposes of treatment, payment or operations;
- Disclosures made to you, or your authorized representative;
- Disclosures to an individual involved in arranging your care or arranging payment for your care;
- Disclosures made in accordance with an authorization you had previously signed and agreed to;
- Certain disclosures that we may legally be required to keep from you, such as disclosures to law enforcement officials in response to a legally obtained warrant.

If you would like an accounting of any disclosures of your protected health information that does not fall into the categories listed above, you must submit a written request signed by you or your authorized representative

to SummaCare Customer Service. Accounting request forms are available from Customer Service, or the SummaCare website.

C. CONFIDENTIAL AND ALTERNATIVE COMMUNICATIONS

As a SummaCare member, you may occasionally receive information from us about the care and services we provide. Sometimes this includes your protected health information. You have the right to request that SummaCare make reasonable accommodations for you to receive such communication by alternative means or at alternative locations. For example, you can request to have letters sent to a particular address that may be different from your normal home mailing address. You may also request that SummaCare restrict access and disclosure of your protected health information to specific individuals involved in arranging for your care or arranging payment for your care. Forms for requesting confidential communication are available from Customer Service, or from the SummaCare website. Your request for confidential or alternative communication must be in writing, signed by you or your authorized representative and sent to the attention of Customer Service. We are not required to agree to your request unless you clearly state that the disclosure of all or part of the information in question could place you or someone else in danger. You also have the right to request that we not send you any future marketing materials, and we will use our best efforts to honor such requests.

D. RIGHT TO INSPECT AND COPY

You have the right to copy and/or inspect most of the protected health information that we retain on your behalf. All requests for access must be made in writing and signed by you or

your authorized representative. You may obtain an access request form by calling SummaCare Secure Customer Service at the number listed on the back of your Member ID card or go to **www.medicare.summacare.com**. Requests for access should be sent to the attention of Customer Service. We may charge you for a copy of the information. We may also charge for postage if you request a mailed copy and may charge for preparing a summary of the requested information if you request a summary.

E. RIGHT TO AMEND

If you believe that the protected health information we maintain about you is incomplete or incorrect, you have the right to ask SummaCare to amend our records. All amendment requests must be in writing and signed by you or your authorized representative. Your request for an amendment must state why you believe our records are incomplete or inaccurate. We are not obligated to make all requested amendments but will give each request careful consideration. We may deny your request if you ask us to amend information that:

- Was not created by us, unless the person or entity that created the information is no longer available to make the amendment, and we can confirm that the amendment is appropriate;
- Is not part of the protected health information kept by or for SummaCare;
- Is not part of the information which you would be permitted to inspect and copy; or
- Is accurate and complete.

SummaCare may send a copy of the newly amended record to any business associate or other entity who may have the older, inaccurate information. You

may obtain an amendment request form from Customer Service or from the SummaCare website.

F. COMPLAINTS

If you believe your privacy rights have been violated, you can file a complaint. Your complaint must be in writing, and sent to the attention of the SummaCare Compliance Department at P.O. Box 3620, Akron, Ohio 44309-3620. We will investigate your complaint and send you a written response. You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services in Washington D.C. in writing within 180 days of a violation of your rights. SummaCare encourages you to tell us if you believe your privacy rights were violated. By law, SummaCare may not retaliate against you for filing a complaint.

G. RIGHT TO A PAPER COPY OF THIS NOTICE

You have the right to a paper copy of this notice even if you have agreed to receive this notice electronically. You may request a copy of this Notice at any time by calling SummaCare Secure Customer Service at the number listed on the back of your Member ID card.

III. INTERNAL PROTECTIONS

SummaCare has internal policies, processes and procedures in place which all employees must follow in order to ensure protection of PHI whether oral, written or electronic such as:

- Employees are required to sign a confidentiality agreement annually
- Workstations are password protected
- Access, use and disclosure of PHI is limited to the minimum necessary
- Random audits are conducted to

ensure adherence to policies and procedures

- Policies are in place to verify the identity of each caller
- Policies are in place to ensure compliance with regulations regarding friends and family members
- Guidelines have been established to protect information sent via FAX
- Employees are encouraged to place confidential calls in an office or conference room
- Access to the floors of the SummaCare building is limited to employees and escorted visitors.

All employees participate in annual educational sessions to ensure they maintain a current knowledge of and comply with these policies.

Notice effective date:

February 1, 2004 Revised 08/12/08

Find it Online

Information about SummaCare's privacy practices, Quality Management program, members' rights and responsibilities and frequently asked questions can also be accessed anytime at www.medicare.summacare.com.

Urinary Incontinence: How to Talk to Your Doctor

A year after the birth of her second child, Kathleen (who asked that her last name not be published) developed stress incontinence -- a type of urinary incontinence that can make you leak urine when you cough, sneeze, laugh or take part in physical activities. "I was only in my 30s," Kathleen says. "And I was leaking up to five tablespoons of urine during any activity."

There's great news for the millions of people like Kathleen, who develop urinary incontinence: "They don't have to live with it," says Kevin Stepp, MD, director of urogynecology and minimally invasive gynecology surgery at the Carolinas Medical Center Women's Institute in Charlotte, NC. "It's very common and there are a lot of options that are well tolerated, low risk and non-surgical or minimally invasive."

Yet many people do live with urinary incontinence -- and as a result, may withdraw socially or become depressed -- because they never get diagnosed or treated for it. Why? Many are embarrassed to bring it up with their doctors, especially if it occurs during sex. Others believe that it's just a part of aging and there's nothing that can be done.

Knowing what kind of information your doctor needs from you and what you need from your doctor can make it easier to talk about urinary incontinence.

Women and Urinary Incontinence

Twice as many women as men develop urinary incontinence. Two common types are stress incontinence and urge incontinence from overactive bladder (OAB).

It's important to observe as much as possible about your urinary incontinence so you and your doctor can develop the right treatment for you. For example, when you get an intense urge to urinate, are you unable to make it to the toilet without urinating -- a sign of urge incontinence? Or do you leak small amounts of urine -- a symptom of stress incontinence?

Stress incontinence is the most common type of incontinence in young and middle-aged women. It can be caused by changes that occur during pregnancy, childbirth or menopause. In Kathleen's case, the pelvic floor muscles, which support the bladder, had torn during her first delivery. Before the birth of her second child, she religiously did Kegel exercises to strengthen the muscles, which help hold in urine. But the baby was close to 10 pounds and the delivery took a further toll.

Overactive bladder happens when inappropriate nerve signals are sent to the bladder, creating the "gotta go" sensation, although the bladder may not be full or it is an inappropriate time. This can lead to involuntary loss of urine. OAB can be the result of nerve or muscle damage, medical conditions, even a reaction to medications.

"Patients will often have both," Stepp says. "If a patient has 'urgency,' they may have mild bladder contractions that create the urgency, but don't actually cause leakage because their muscles are strong enough to keep it in. Sometimes they have severe bladder contractions and not even the best muscles can stop that. Or they may have a weak muscle from some stress incontinence and mild urgency or

bladder contractions causing them to leak with both. That's where fixing one may fix another."

Urinary Incontinence: Starting the Conversation

Since discussing urinary incontinence is usually the biggest hurdle for people, some doctors have found ways to integrate it into the conversation.

"I've made asking whether women are leaking urine a part of my routine history that's taken when they come in," says Greg Kitagawa, MD, assistant professor in the department of reproductive biology at Case Western Reserve University and an ob-gyn at MetroHealth Medical Center in Cleveland. "That way I've already opened the door for them to discuss these things with me." As a result, Kitagawa says, the topic is less threatening and patients are more open to talking about it.

So when should you talk about it with your doctor? Stepp says there's no amount of leaking that is too little to discuss. "A woman should speak to her doctor if it bothers her," he tells WebMD.

Evaluating Urinary Incontinence

Once you broach the subject, your doctor will usually ask questions to help determine what kind of incontinence you may have. Tests may also be needed to rule out potential causes contributing to incontinence like infections, diabetes or other medical issues.

You can read the full article at www.WebMD.com.

The Importance of Utilization Review

SummaCare supports a comprehensive Utilization Management (UM) Program that includes many areas to help ensure that you receive the most appropriate care under SummaCare.

One method used in Utilization Management is prior authorization. As you know, certain procedures require your physician to prior authorize the service through SummaCare before it is performed. By reviewing the procedure before it takes place, SummaCare Health Services Management professionals are able to determine if the procedure is a covered benefit and meets medical necessity criteria.

Concurrent and retrospective review assesses the status of your care while in facilities such as hospitals or skilled nursing centers. Through the use of medical guidelines, SummaCare can review ongoing treatment while you are in one of the facilities to ensure recovery is optimal.

Through Utilization Management and Care Coordination, SummaCare members have the satisfaction of knowing that the medical services they receive are being monitored and the benefits associated with their plan are being maximized to their fullest.

SummaCare is sensitive to the risks of under-utilization of care and service which include inappropriate or delayed treatment, preventable contraction of disease, extended duration and/or exacerbation of symptoms, undetected progression of disease, misdiagnosis, impaired quality of life, permanent loss of function and preventable death. For this reason, all physicians/practitioners and SummaCare employees who make utilization-related decisions and those who supervise such employees are required to sign a Risk of Under-Utilization Statement. SummaCare does not reward physicians/practitioners or other individuals conducting utilization review for issuing denials of coverage or services. UM decision-making is based only on benefit limitations and appropriateness of care and service.

If you have any questions regarding SummaCare's Utilization Management Program, please contact SummaCare Secure Customer Service at the number listed on the back of your Member ID card. A Customer Service Representative will direct your questions to the appropriate Utilization Management personnel.

2011 Quality Management Program Annual Update

SummaCare's mission is to work with providers, members and employers to provide a comprehensive community-focused health plan that maximizes service and choice. We are committed to a thorough and effective quality management program that follows the principles of continuous quality improvement. Each year we strive to improve the care and services you receive.

The major goals and objectives of our Quality Management Program include promoting and building quality into the structure and processes of our organization and monitoring and working to improve outcomes. In 2011, our Quality Management Program continued to focus on enhancing the customer experience and promoting preventative health and wellness through targeted interventions.

Ensuring prompt identification of opportunities for improvement with actions for resolution is a major goal for SummaCare. To assist members in obtaining preventive screenings and optimal care for chronic conditions such

as diabetes and cardiovascular diseases, we continued our annual preventive health letter that identifies recommended services for you and your family and the care opportunity letter. The care opportunity letter is sent to members if we have not received claims by mid-year for the recommended cancer screenings, blood pressure checks and other tests or services. The care opportunity letters are intended to remind and encourage our members to contact their physicians to obtain the care they need. The letters are followed up by a reminder phone call later in the year for members with continued care opportunities. We are also piloting other forms of outreach to members to determine additional effective ways to help members get the care they need.

For unlimited health news and education or for online health coaching, visit the WebMD link from our website at www.summacare.com. For more information on our Quality Management Program, visit the member section on the website. If you would like a summary of the annual program evaluation, call 330-996-8754.

Voicing Complaints & Filing Appeals

SummaCare is committed to providing excellent service and care. An important part of that commitment is to quickly and fully resolve your complaints or issues. We encourage you to let us know if there are questions, concerns or problems related to covered services or care received.



To voice a complaint please contact SummaCare Secure Customer Service at the number listed on the back of your Member ID card. A Customer Service representative will ask questions about your complaint and if needed, investigate the facts. You will receive a verbal response within five business days.

If you are not satisfied with the response, you may pursue the complaint through one of SummaCare's two formal options: the appeal process and the grievance process.

The appeal process should be used when you disagree with a decision to deny, reduce or terminate a requested service or a claim for payment. You have the right to appeal decisions about their coverage.

The grievance process is used for all other complaints such as the quality of care received, the way you were treated by a provider or privacy violations.

The complaint processes described below may vary. You may consult the Evidence of Coverage booklet or call SummaCare Secure Customer Service at the number listed on the back of your Member ID card. For a complete description of SummaCare's complaint processes, consult your current Evidence of Coverage.

Grievances - If you are dissatisfied with the care or service received from SummaCare or any of our contracted healthcare providers, you may address those concerns through the formal grievance process. SummaCare will investigate the grievance and respond in writing within 30 calendar days.

Appeals - For medically urgent appeals, call Customer Service and request your appeal be expedited. All other appeals must be filed within 60 days from the date you first receive notice of an adverse decision. Any additional documentation that supports your request should be submitted with your appeal.

After SummaCare investigates the facts, individuals who had no involvement with the previous decision will review your appeal. For medical care or service

issues, the appeal will be reviewed by a board-certified physician or equivalent medical professional.

The exact time frame for resolving your appeal and the number of steps in the process depends upon a few factors, including if the service is urgently needed, the service has already been received and the denial reason.

In most cases there is one level to SummaCare's internal appeal process. Medically urgent appeals will be decided and the member notified of the decision within 72 hours.

For all other appeals, you will receive a written decision no more than 60 days from receipt of his or her request.

If SummaCare upholds a denial, it is automatically forwarded to MAXIMUS Federal Services, Inc. for final determination.

To file a grievance or an appeal you should send your request to:

SummaCare, Inc.
Appeals & Grievance Department
P.O. Box 3620
Akron, Ohio 44309-3620.

You may also fax your grievance or appeal to 330-996-8545, email it to appeals@summacare.com or visit in person at the SummaCare offices located at 10 N. Main Street, Akron, Ohio 44308.



Frequently Asked Questions

Are there procedures related to my prescription drug benefits that I should be aware of?

Yes. SummaCare Drug Formularies indicate if a drug has limitations such as Prior Authorization, Step Therapy or Quantity Limits. For more information please refer to your SummaCare Drug Formulary, which was mailed to your home. The formulary can also be viewed by visiting www.medicare.summacare.com.

What are my copayments and other charges I am responsible for?

For copayment information, please refer to your Summary of Benefits. You may view your Summary of Benefits by logging in to Plan Central. You may also request materials online or call SummaCare Secure Customer Service at the number listed on the back of your Member ID card to request a copy of your Summary of Benefits.

What benefit restrictions apply to services obtained outside SummaCare's service area?

To review out-of-network benefit restrictions, please refer to your Evidence of Coverage. You may also request these materials online or call SummaCare Secure Customer Service at the number listed on the back of your Member ID card to request a copy.

How do I submit a claim for covered services?

If you receive care from an in-network provider, you do not need to submit a claim for the covered services. If you receive care from an out-of-network provider, please complete and submit a Medical Claim Form.

How do I obtain information about practitioners who participate in the organization?

You can search for practitioners who participate in the SC*Secure* network by using the online provider search. Go to www.medicare.summacare.com and click on "Find Your Doctor or Hospital."

How do I obtain primary care services, including points of access?

To find a primary care physician, go to www.medicare.summacare.com and click on "Find Your Doctor or Hospital." You can search for a primary care physician by selecting "Family Medicine (PCP)," "General Practice (PCP)," "Internal Medicine (PCP)," or "Pediatrics (PCP)" from the Specialty listing.

How do I obtain specialty care and behavioral health services and hospital services?

To find a hospital, specialist or behavioral healthcare provider, go to www.medicare.summacare.com and click on "Find Your Doctor or Hospital." To search for a hospital, select "I would like to search for hospitals." To search for a specialist or behavioral healthcare provider, select the appropriate specialty from the specialty listing.

How do I obtain care after normal office hours?

If you need medical advice after normal office hours, call SummaCare's 24-Hour Nurse Line at 800-379-5001. If you need emergency care, call 911 or go to the nearest hospital.

How do I obtain emergency care and what is SummaCare's policy on when to directly access emergency care or use 911 services?

An emergency is defined as a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, that a prudent layperson with an average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in any of the following: placing the health of the individual or the health of a pregnant woman or her baby in serious jeopardy; serious impairment to bodily functions; or serious dysfunction of any body organ or part. **If you experience symptoms that meet the definition of an emergency, call 911 for emergency assistance or go to the nearest hospital.**

How do I obtain care and coverage when I'm out of SummaCare's service area?

As a SummaCare Secure Classic (HMO-POS), Silver (HMO-POS), Gold (HMO-POS) or Platinum (HMO-POS) member, you can receive covered services from any Medicare-approved provider. Generally, it may cost more to receive care from out-of-network (non-SCSecure) providers, except in emergency or urgent situations. (SummaCare Secure Core (HMO) members must obtain care from SCSecure providers to ensure coverage, except in emergency or urgent situations.)

If you have a medical emergency, you still qualify for coverage even if you can't get to one of the SCSecure network hospitals. If you need urgent care or emergency treatment anywhere in the world, go to the nearest hospital or urgent care center. SummaCare will cover your expenses after a copayment is made by you. SummaCare recommends that you contact your Primary Care Physician within 48 hours so that he/she can coordinate any follow-up care.

How does SummaCare evaluate new technology for inclusion as a covered benefit?

SummaCare is committed to providing members with access to the most up-to-date treatment and state-of-the-art care that is both safe and effective. This commitment requires thoughtful evaluation of emerging new technologies on an ongoing basis for inclusion in the SummaCare benefit package. SummaCare's Health Services Management staff queries the following sites on a monthly basis to assess for new medical technologies: Medscape, Hayes Directory, Agency for Health Care Policy and Research, Center for Medicare and Medicaid Services and American Medical Association.

How do I appeal a decision that adversely affects coverage, benefits or my relationship with SummaCare?

To appeal a decision, members have 180 calendar days from the date notification of an initial/prospective determination was issued. Appeals should be submitted in writing and mailed, faxed or emailed (appeals@summacare.com) to the attention of SummaCare Appeals.

How do I obtain information in an alternative format or language?

If you would benefit from having plan information in an alternative format, such as in another language or in Braille, please contact SummaCare Secure Customer Service at the number listed on the back of your Member ID card.



We're one of the highest-rated plans in Ohio!



SummaCare has earned a 4.5 star rating for 2012 from the Centers for Medicare and Medicaid Services (CMS). This is based on our performance in key areas such as customer service, wellness, disease management and responsiveness.

SummaCare is a 4.5 star rated plan. Plan performance summary star ratings are assessed each year and may change from one year to the next.



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Ready to Quit Smoking? Call Today!

Through an exciting partnership with OhioQuits, SummaCare offers support to members who are ready to kick the habit. The best part? It's so easy to get started! All you have to do is pick up the phone.

Dial 1-800-QUIT-NOW
(1-800-784-8669)
to connect with OhioQuits.

Callers who call OhioQuits are five times more likely to succeed than those who try to quit on their own. Take advantage of this great opportunity while it lasts! Call OhioQuits now!

SummaCare's 24-Hour Nurse Line

Sometimes an emergency room is not the most appropriate place to treat certain conditions. By calling the **24-Hour Nurse Line**, you may be able to avoid an unnecessary visit to the emergency room and save on expensive hospital costs.

A registered nurse will be able to assess your symptoms, offer advice on self-care options or refer you to an urgent care center directly over the phone. As a member, you can call the **24-Hour Nurse Line** anytime of the day or night from anywhere in the country. Keep this number handy when you are out of town or have an emergency and don't know where to turn for advice.

SummaCare's 24-Hour Nurse Line
800-379-5001

The 24-Hour Nurse Line is a valuable service from SummaCare designed to supplement your physician's care.