



1. Introduction:

Welcome to PACE Southeast Michigan a Program of All-inclusive Care for the Elderly (PACE). We are happy you have chosen PACE Southeast Michigan for your health care and as your insurance company.

The purpose and mission of PACE is to provide an alternative to nursing homes for chronically ill older adults who wish to remain independent in the community. PACE is a unique health care model -- we are both the care provider and the insurance provider.

PACE is a managed care health plan. This means we provide high quality care at a lower cost based on a more restricted network. Your care must be authorized by the PACE care team prior to services being provided to be a covered / paid benefit.

We provide the right care, at the right time, in the right setting, at the right cost. Therefore, PACE may limit care and services to avoid duplication or excessive expenses.

In this guide, we will outline the various benefits provided to you through our insurance program. We will also outline the limitations associated with your PACE Southeast Michigan insurance plan. PACE Southeast Michigan is committed to helping you be as healthy as possible for as long as possible. We want to help you to remain in your home and community with your family for as long as you wish to be there. We will do our best to help you maintain or improve your health so that you can continue to do the things you enjoy.

If you have any questions, please contact our health plan staff:

PACE Southeast Michigan
Corporate office
21700 Northwestern Hwy, Ste 900
Southfield MI, 48075
(855) 445-4554

Authorization department:
8 a.m. - 4:30 p.m.

Claims department:

8 a.m. – 5 p.m.

Daily phone coverage at center:

8 a.m. - 4:30 p.m. (after hours on call 4:30 p.m. - 8 a.m.)

2. Special features:

PACE Southeast Michigan is different from other long-term care programs. PACE Southeast Michigan offers the following:

- **A personal care team:** This team is made up of people working especially for you. They create a plan of care with you and your family. Your team includes a center director, center manager, clinical manager, primary care provider, registered nurse, social worker, registered dietitian, physical therapist, occupational therapist, life enrichment therapist, home care coordinator, personal care associate and driver. Each member of your care team has skills that will be used to identify your specific health care needs. Your team may also call on specialists they feel are necessary to provide the care you need.
- **Authorization of care:** You will get to know each of your team members very well. They will help you to be as healthy and independent as possible. For services to be paid for by PACE Southeast Michigan, your team must approve your choices for health care in advance. At least twice a year, your team will talk to you and your family and review your individual needs to see if your needs have changed. The team is available to meet more often with you and your family if your health needs require it or if you or your family requests it.
- **Additional services:** If your care team finds it necessary for you to receive additional services from other doctors or specialists, they will authorize and schedule these services before you see the outside provider. If you make appointments without the knowledge or consent of the team, you **may** be responsible for payment of those services.
- **PACE Southeast Michigan center:** You will receive most of your health care services at one of the PACE Southeast Michigan centers. It is a multi-purpose center that provides you with onsite clinics for health care, nutritious meals, activities and opportunities to socialize.
- **Appropriate place and days for your care:** PACE Southeast Michigan was developed to provide you with “all-inclusive care.” Your care team will decide the best methods and location(s) to deliver your care after talking with you and your family. Your team will also decide what kind of care will be provided by PACE Southeast Michigan and what services you can receive in your home.
- **In network (“lock-in”) provision:** Once you are a PACE Southeast Michigan

participant, your health care services must be authorized by your care team, including your PACE Southeast Michigan primary care provider, except emergency services.

- **Method of payment:** If you are eligible for Medicare and/or Medicaid, PACE Southeast Michigan takes the place of the standard Medicare and/or Medicaid programs. Medicare and/or Medicaid will make payments each month to PACE Southeast Michigan to cover your care. You will receive all covered services you would normally receive through Medicare and Medicaid, and you may receive more services.

Important notice

In-network requirement (lock-in provision)

You may be fully liable for the costs of medical services from an out-of-network provider or without prior authorization, except for emergency services.

3. Accessing services

- **Upon enrollment:** Your enrollment is effective on the first day of the calendar month listed on your signed enrollment agreement. Members of your care team will meet with you and your family/caregivers to discuss and assess what kind of care you need and how you and/or your family/caregivers will be part of it. Services will occur upon completion of your care team assessments. Then, PACE Southeast Michigan will develop a care plan for you from their assessments and observations. The PACE Southeast Michigan team will also provide you with:
 - **A PACE Southeast Michigan card:** This identifies you as a participant in PACE Southeast Michigan, and it is mailed to your home.
 - **Your emergency plan:** This detailed sheet with instructions on what to do in case of an emergency.
 - **Acknowledgment of your plan of care.**
 - **Your care team's information.**
 - **An immunization consent form.**

PACE Southeast Michigan serves only people who need long-term care. This determination is made using the Michigan Medicaid Nursing Facility Level of Care Determination Tool. If it is decided you do not qualify for the kind of care provided by PACE Southeast Michigan, you will not be able to enroll. If that should happen, you may appeal that decision to the State of Michigan:

State Office of Administrative Hearings and Rules
Department of Community Health
Administrative Tribunal
PO Box 30763
Lansing, Michigan 48909
(800) 648-3397
Fax: (517) 763-0146

If you do not qualify to enroll in PACE Southeast Michigan, your eligibility for Medicare and/or Medicaid will not be affected.

4. Effective Date of Coverage:

a. Effective Dates of Enrollment: Your enrollment is effective on the first day of the calendar month, listed on your signed Enrollment Agreement.

5. Benefits and coverage:

General description

There are many kinds of care provided by PACE Southeast Michigan. As a participant of PACE Southeast Michigan, all necessary health services will be provided through PACE Southeast Michigan. Most care is delivered at the PACE Southeast Michigan health center. Your care team knows about every kind of service offered and will decide with you on what is best for your needs based on your care assessment. Services you can get from PACE Southeast Michigan include and **must** be provided by in-network care providers:

Outpatient health services:

- All Medicare/Medicaid covered services
- Urgent care services
- Interdisciplinary assessment and treatment planning
- General medical and specialist care including a woman's health specialist, as requested
- Nursing care
- Social services
- Prescribed medications and pharmacy services when prescribed by a PACE Southeast Michigan physician or nurse practitioner and dispensed by a PACE

Southeast Michigan contracted pharmacy

- Over-the-counter medications, as part of your care plan
- Physical, occupational, speech and respiratory therapies
- Wheelchairs provided by PACE Southeast Michigan, based on clinical need. Wheelchairs will be replaced based on “normal wear and tear” needs. Participant and/or family will need to replace a wheelchair if misuse, abuse or other forms of negligence cause a replacement need.
- Laboratory tests, X-rays and other diagnostic tests
- Vision care, including examinations and treatments (eyeglasses and repairs)
 - a) PACE Southeast Michigan will pay for one set of glasses per year
 - b) Participant is financially responsible for each additional set
- Hearing services, including evaluation, hearing aids, repairs and regular care
 - a) Provided in PACE Southeast Michigan center by an in-network care provider
 - b) PACE will provide one set of hearing aids per year
 - c) Participant is financially responsible for each additional pair
- Podiatry services, including routine foot care
 - a) Provided in PACE Southeast Michigan center by in-network care provider
- Psychiatric care including evaluation, consultation, diagnosis and treatment
- Prosthetics, orthotics, durable medical equipment (incontinence supplies, oxygen, CPAP supplies, hospital beds, wheelchairs and walkers), corrective vision devices (eyeglasses and lenses), hearing aids, dentures and repair and maintenance of these items when approved by PACE Southeast Michigan
- Nutritional counseling and special diet assistance based on individual care plan
- Alcohol and other drug treatment, if deemed necessary by PACE Southeast Michigan
- Chiropractic services, if deemed necessary by PACE Southeast Michigan
- Recreational therapy in PACE Southeast Michigan health center
- Chemotherapy
- Personal alert system
- Homecare service based on in-home assessment by PACE Southeast Michigan
- Medical specialist physician appointments
 - a) Must be scheduled by PACE Southeast Michigan

b) Frequency determined by PACE Southeast Michigan

Inpatient health services (non-emergent services require PACE Southeast Michigan pre-approval):

- Semi-private room and board
- General medical and nursing services
- Medical and surgical care including anesthesia, intensive care and coronary care units as necessary
- Laboratory tests, X-rays and other diagnostic procedures
- Receiving blood or blood products
- Prescribed drugs and medicines
- Use of oxygen
- Occupational, physical, respiratory and speech therapy during inpatient stay and at a PACE Southeast Michigan center
- Psychiatric care
- Social services and planning for discharge from the hospital
- Alcohol and other drug treatment services
- Ambulance services
- Emergency treatment

Nursing home care (as approved by the interdisciplinary team when it is determined you can no longer live safely in your home):

- Semi-private room and board*
- Doctor and skilled nursing services
- Custodial care
- Personal care and assistance
- Prescribed drugs and medicines
- Occupational, physical, respiratory, and speech therapy
- Social services and planning for discharge from the nursing home
- Medical supplies and equipment

*PACE Southeast Michigan will **not** pay for private rooms or private duty nurses unless

medically necessary. PACE Southeast Michigan will **not** pay for non-medical charges, such as telephone, radio or television rentals. PACE Southeast Michigan will pay for these extra services **only** if they have prior authorization and are determined medically necessary by your care team.

Other health-related and community-based services that may be provided if deemed medically necessary by PACE Southeast Michigan:

- Diagnostic services
- Preventive services
- Case management and referral services
- Dentures
- Restorative dentistry
- Prosthetics
- Oral surgery
- Personal care supportive services
- Transportation
- Meals
- Respite care

Palliative and end-of-life care

The trusting relationship and knowledge of your needs and desires that are at the core of the PACE model of care enables your team to provide continuity of care and effective support through the end of life. As your health conditions change, the goals of your care may change from treatment-focused to comfort-focused. Your care team will prompt ongoing conversations with you about your personal health goals. The goals will include quality of life, symptom management and staying in your own residence as long as possible.

Palliative care is an approach to care to help provide relief from the uncomfortable symptoms and stress that can come with having a serious illness.

If you need end-of-life care, our team, along with our hospice partners will provide comfort measures to keep you comfortable, manage suffering and support your emotional as well as spiritual needs.

Second medical opinion:

You may want an opinion from a different health care provider. In such cases, you **must** ask PACE Southeast Michigan to get a second opinion. If you do this, PACE Southeast Michigan will pay for it.

Exclusions: Items and services not covered

PACE Southeast Michigan is required to provide all Medicare and Medicaid services if your care team feels they are needed. The staff at PACE Southeast Michigan will give you the best care possible. However, some things are not covered.

The following is a list of things we **cannot** pay for:

- Any services that **do not** have prior authorization by your care team, except for emergency services
- Cosmetic surgery, unless determined by PACE Southeast Michigan to be medically necessary
- Personal convenience items, such as a telephone or television in your room at a hospital or skilled nursing facility
- Private duty nursing, unless medically necessary
- Private room in a hospital, unless medically necessary
- Experimental or investigational medical and surgical procedures, equipment and medication that are otherwise not covered by Medicare or Medicaid or covered under clinical trials
- Any services provided outside of the United States, except as permitted under federal regulations and the state's approved Medicaid plan. The United States includes the 50 states and the Commonwealth of Puerto Rico, the Virgin Islands, Guam, American Samoa and the Northern Mariana Islands.
- Rent/mortgage payments are **not** a covered expense in a PACE program

6. PACE Southeast Michigan care team:

Your personal care team

Your care team at PACE Southeast Michigan will be assigned to you upon enrollment. Your team will consist of the following:

- **PACE Southeast Michigan center manager** responsible for daily operations.
- **Primary care providers** including a physician, nurse practitioner and physician assistant responsible for overseeing the primary medical care you will receive.
- **Registered nurse** responsible for overall nursing care needs. Your registered nurse works closely with the physician to provide your medical care.

- **Participant care associates (PCAs)** responsible for helping you with your personal care needs in the PACE center and in your home.
- **Home care coordinators** responsible for the coordination of services offered in the home, including personal care attendants and durable medical equipment.
- **Registered dietitian** responsible for making sure your food and nutritional needs are met.
- **Social worker** responsible for social support services. The social worker may help you find outside social resources, answer questions about your money management or Medicaid and be a resource for help with family and emotional issues.
- **Life enrichment therapists** encourage you to meet other participants, teach you new crafts, play games and take you on field trips. You may suggest new or different activities that you would also enjoy while at the PACE Southeast Michigan center.
- **Physical therapists** help you do things to keep your muscles strong. This helps you move around better. The physical therapist will also make sure that any equipment you get, like a wheelchair or a walker, fits your needs and is easy for you to operate.
- **Occupational therapists** help you exercise your arms and hands so that you can do some of the things you enjoy. This includes being able to comb or brush your hair, feed yourself or write your name.
- **Transportation Manager** responsible for managing the transportation needs of the PACE Southeast Michigan center. The transportation coordinator schedules your travel time and the driver's daily routes. The transportation coordinator will let you know if your driver is running late or if there is a problem.
- **Drivers** are the people who pick you up and take you home on days you attend the PACE Southeast Michigan center. They will also drive you to field trip outings with other participants or take you to medical specialist appointments.

7. You must use in-network care providers:

In-network providers

PACE Southeast Michigan contracts with community providers when necessary. Included in your enrollment packet given at the enrollment home visit assessment is a list of contracted community providers.

This list is updated monthly. You may request a copy of the contract community provider list at any time. All contract services **must** be pre-approved by your care team.

An example of community providers on this list includes medical specialists such as eye doctors, dentists, cardiologists and urologists. Also included on this list are hospitals, nursing homes, assisted living facilities and home care providers.

Scheduling of services

PACE Southeast Michigan will schedule appointments with any specialty providers for services not directly provided by PACE staff. These appointments will be with providers contracted by PACE Southeast Michigan. Our team will coordinate these appointments with you to ensure that transportation is arranged, if needed, and other critical services are not interrupted. Please let us know if you have your own transportation – we will still help you with the scheduling of all appointments.

8. Financial obligation:

Financing – Monthly payment information

Your monthly bill: How much will you have to pay?

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

If you are eligible for:

- **Medicare and Medicaid or Medicaid only**

If you are eligible for both Medicare and Medicaid, or Medicaid only, you will make no monthly premium payment to PACE Southeast Michigan and you will continue to receive all PACE services, including prescription drugs.

- **Medicare only**

If you have Medicare and are not eligible for Medicaid, then you will pay a monthly premium to PACE Southeast Michigan. Your monthly premium will be based on your county of residence (Wayne, Oakland or Macomb). You may also be responsible for your Part D (prescriptions) monthly premium. These amounts will be discussed and documented for you at the time of enrollment.

- **Private pay (neither Medicare nor Medicaid)**

If you are not eligible for Medicare or Medicaid, you will pay a monthly premium to PACE Southeast Michigan. Because this premium does not include the cost of prescription drugs, you will be responsible for an additional premium for prescription drug coverage. Please note, these premiums are subject to change and are your responsibility. PACE Southeast Michigan will notify you in advance of any rate change. Your initial monthly premium will be discussed and documented for you at time of enrollment.

Prescription drug coverage late enrollment penalty

Please be aware that if you are eligible for Medicare prescription drug coverage and are enrolling in PACE Southeast Michigan 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 your PACE Southeast Michigan social worker for more information about whether this applies to you.

Instructions for making payments to PACE Southeast Michigan

If you must pay a monthly fee to PACE Southeast Michigan, you must pay the money by the first day of the month after you sign the enrollment agreement. The monthly charge then must be paid on the first day of every month.

Payment can be made by check or money order to:

**PACE Southeast Michigan
21700 Northwestern Hwy, Suite 900
Southfield, MI 48075**

9. Benefits and coverage:

Long-term care facilities

If at any time your care team decides with you and your family that you can no longer be cared for in your home, you may need to be placed in another health care setting. This can be for a short period of time, or if necessary, it may be a permanent placement.

If you remain in a long-term care facility for 30 days in a row, the State of Michigan requires that you pay the money you have been receiving when you were at home to PACE Southeast Michigan to help pay for your room and board in the long-term care facility. PACE Southeast Michigan will then pay for your room and board. PACE Southeast Michigan will continue to provide all your medical care and supervise all your needs.

As part of the process of placing you in a long-term care facility, PACE Southeast Michigan will notify the state of Michigan to determine what amount of money, if any, you will be required to pay PACE Southeast Michigan.

Your circumstances will determine whether you have a patient pay amount. These circumstances include a community spouse income allowance, family allowance, children's allowance, health insurance premium and guardianship/conservator

expenses. Currently, the state of Michigan allows a person in a nursing facility a patient allowance of \$60 per month.

If you do not pay the amount of money that the state of Michigan determines you owe PACE Southeast Michigan monthly, this could affect your eligibility for Medicaid and your continued enrollment in PACE Southeast Michigan. These rules apply to everyone who receives Medicaid and is placed in a long-term care facility.

10. Emergency and Urgent Care:

IN AN EMERGENCY, CALL 855-445-4554

Getting emergency services:

After 4:30pm on weekdays and all weekend, 855-445-4554 is answered by an Emergency Medical Service (EMS) company and ready to respond to all emergency needs and questions.

Please keep in mind that your care team at PACE Southeast Michigan knows your needs better than any emergency room personnel. We can accommodate your medical needs many times much faster than an emergency room can. However, if you think you are experiencing a life-threatening event, we encourage you to go to an emergency room.

An emergency is an injury or sudden illness that a prudent layperson would believe requires immediate medical attention. In an emergency, you can reasonably expect that if you do not get immediate medical attention, you may seriously jeopardize your health, risk serious damage to organs or impairment to bodily functions.

Prior authorization for treatment of an emergency medical condition is **not** required. PACE Southeast Michigan will always pay for emergency services whether you are in or out of the service area. If in doubt about whether a problem is an emergency, please call the PACE Southeast Michigan center at **(855) 445-4554**.

After getting emergency services

Whether you are in or out of the service area, please **call** PACE Southeast Michigan as soon as possible after receiving emergency services at an emergency room so that your care team can manage your follow-up care. If you are out of the area and a physician certifies that you may travel safely, your care team may ask that you come back to the service area to receive follow-up care.

Getting urgent care

If you feel that you need health services quickly, but it is not an emergency, PACE Southeast Michigan will arrange for these urgently needed services.

Urgent care is care provided to you when you are out of the PACE Southeast Michigan service area and if you believe your illness or injury is too severe to postpone treatment until you return to the service area, but your life or function is not in severe

jeopardy.

If you are in or out of the service area and need urgent care, please call PACE Southeast Michigan at (855) 445-4554. Approval for urgent care services will be given within one (1) hour after PACE Southeast Michigan is notified. If we have not acted after one (1) hour, then approval is given by default.

If you call after PACE health center hours, the PACE Southeast Michigan answering service will immediately contact the PACE Southeast Michigan on-call provider who will tell you what to do and help you get the care you need. A medical provider is available 24 hours a day, 365 days a year.

If you receive urgent care out of the service area, please contact PACE Southeast Michigan as soon as possible at (855) 445-4554.

If you receive a bill

If you receive a bill or pay for any emergency services, urgent care, out-of-area services, or prior authorized services, submit the bill or receipt to PACE Southeast Michigan for payment consideration. Receipts should be submitted to your care team.

If you have questions about any bills, contact your care team at (855) 445-4554 anytime during business hours Monday-Friday 8 a.m.-4 p.m.

11. Accidental injury

If you are injured by someone else's actions, such as being involved in an automobile accident, and you require additional medical care, PACE Southeast Michigan will provide that additional care.

However, if you recover any money from the party who injured you or someone paying on behalf of that person, such as an insurance company, PACE Southeast Michigan has a claim upon that recovery in the amount of the costs PACE Southeast Michigan had to spend to provide you with the additional medical care you received because you were hurt. These rules and regulations would apply under your usual Medicare and/or Medicaid benefits.

Remember, you **must** notify PACE Southeast Michigan if you are involved in an accident.

12. Termination of benefits

Whether your disenrollment is voluntary or involuntary, PACE Southeast Michigan will make sure you receive care for services in other Medicare and Medicaid programs for which you are eligible. We will work with the Medicare and Medicaid agencies by

making your medical records available to your new health care providers in a timely manner.

If you had additional health care coverage through a Medi-gap policy, you may be eligible to reapply for that policy if you are disenrolled from PACE Southeast Michigan. PACE Southeast Michigan will help you with this process.

Important note

If you enroll in any other Medicare or Medicaid prepaid plan or optional benefit, including a Medicaid HMO, hospice, Medicare Part D, or home and community-based services while you are a PACE Southeast Michigan participant, this will be considered your voluntary disenrollment from our program. If you enroll in any of these plans, you will lose all services and benefits provided by PACE Southeast Michigan. You will receive notification from PACE Southeast Michigan of your enrollment termination.

A. Voluntary disenrollment

You may choose to disenroll from PACE Southeast Michigan at any time for any reason. If you want to disenroll, please let a PACE Southeast Michigan staff member know. **Please note: You cannot disenroll from PACE Southeast Michigan at a Social Security office.** Your effective date of disenrollment will be coordinated between Medicare and Medicaid depending upon your eligibility. PACE services will continue until the effective date of disenrollment. You may discuss the timing of your disenrollment with your care team to ensure that your coverage is not interrupted. 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.

Even though you have requested disenrollment, you must still get all routine services from PACE Southeast Michigan medical providers until the effective date of your disenrollment. PACE Southeast Michigan will send you a letter that confirms when your disenrollment is effective.

B. A move or extended absences from the PACE Southeast Michigan service area

Please discuss any planned absence from the service area with your care team.

If you will be out of the service area for more than 30 consecutive days, you will no longer be eligible for participation in PACE Southeast Michigan unless you have made arrangements with your care team. If you have not made arrangements, we may disenroll you from PACE Southeast Michigan.

C. Involuntary disenrollment

PACE Southeast Michigan can stop your benefits for the following reasons:

1. The participant fails to pay, or make satisfactory arrangements to pay, any premium or patient pay (share of cost) amount due to PACE Southeast Michigan after a 30-day grace period.
2. The participant moves out of the PACE Southeast Michigan service area or is out of the service area for more than 30 consecutive days, unless PACE Southeast Michigan agrees to a longer absence.
3. The participant is determined to no longer meet the state of Michigan nursing facility level of care criteria and is not deemed eligible.
4. The PACE Southeast Michigan PACE agreement with CMS and the state of Michigan is not renewed or is terminated.
5. PACE Southeast Michigan is unable to offer health care services due to the loss of state licenses or contracts with outside providers.
6. A participant with decision-making capacity who consistently refuses to comply with his or her individual plan of care or the terms of the enrollment agreement, making it medically unfeasible for the attending physician or other health care professionals to render covered services safely or prudently to the participant.
7. A participant or family member or caregiver who engages in disruptive or threatening behavior. A participant whose behavior jeopardizes his or her health or safety, or the safety of others.

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

Disclaimer: This booklet is intended to list out the covered and non-covered medical services in relation to your PACE Southeast Michigan medical insurance. This is not a booklet about your program eligibility, participant rights or individual care plans. We desire to make every effort to provide a clear outline of your coverage to prevent any out-of-pocket expense.