

HEALTH CARE BASICS

One of the most important responsibilities you have as an adult is how you access health care. Young adults who were in foster care on their 18th birthday can get health insurance through the state of Arizona. It does not matter how much money you make. If you live in Arizona, you can get free health insurance until you are 26 years old. It is important to know how to use your health insurance. This guide covers the basics of health care and your rights as a former foster youth, so you can stay healthy for years to come.



Medicaid, AHCCCS & YATI: What Does it All Mean?

Without health insurance, seeing a doctor can be expensive. Medicaid is a health insurance program that is funded by the government. Different states have different names for Medicaid. **In Arizona, Medicaid is called the Arizona Health Care Cost Containment System, or AHCCCS.** Individuals and families sometimes qualify for Medicaid based how much money they make, but young people who age out of foster care can get Medicaid coverage until they are 26 years old, no matter how much they earn.



Young Adult Transitional Insurance (YATI) is a category within AHCCCS – think of it like a special code they use to make sure young people who aged out of foster care keep getting health care. This is important because most doctors know what AHCCCS is, but they might not know what YATI is.



What if I have private insurance? Can I still get AHCCCS?

YES, if you have private insurance, AHCCCS will become secondary insurance. It will help cover costs that your private insurance won't cover.



Do my options change if I am an American Indian?

YES, if you are an American Indian or Alaska Native you can get insurance through Indian Health Service (IHS) or go to a tribal health care facility at any time, even if you also have AHCCCS. It's a good idea to have AHCCCS too, just in case.



How do I know if I have AHCCCS coverage?

Check online at healtharizonaplus.gov or call **602-417-7000** to find out.



How Do I Apply or Re-enroll in AHCCCS?

There are many ways to apply, reapply, or check your AHCCCS application status. Be prepared to give personal information to AHCCCS such as your social security number, a copy of your birth certificate, your income and a statement verifying your address. If you apply online, you will need access to a scanner. If you don't have a scanner, you can turn your application information in at a Department of Economic Security (DES) office.

Online: Visit **Health-e-Arizona Plus (HEAplus)** at healtharizonaplus.gov and create an account. With a HEAplus account you can:

- Access your AHCCCS ID number (or "A Number")
- Check your AHCCCS eligibility status
- Find your renewal letter
- Renew your coverage
- Update your address and phone number
- Apply for other benefits, like SNAP (sometimes called food stamps) or cash assistance.



In-Person: Visit a local DES office for assistance. Find a DES office at des.az.gov/find-your-local-office

With a Navigator: A **Health Care Navigator** is someone who can help you apply for AHCCCS coverage. Call **1-800-377-3536** or visit coveraz.org/connector to make an appointment with a navigator.



Getting the Care I Need

“Covered Services” are the health care and behavioral health services that AHCCCS provides. Medication management, therapy, vision care, dental, pregnancy care, and case management are examples of covered services. For a complete list of AHCCCS covered services, visit: azahcccs.gov/Members/ProgramsAndCoveredServices

AHCCCS uses an “integrated” care model. This means they provide and pay for both physical and behavioral health services. Sometimes both kinds of services are available at the same location.



Behavioral health care treats the behaviors that impact a person’s wellbeing. This might include learning how to choose healthy foods, getting help to stop using drugs or alcohol, or therapy and other services to improve mental health.



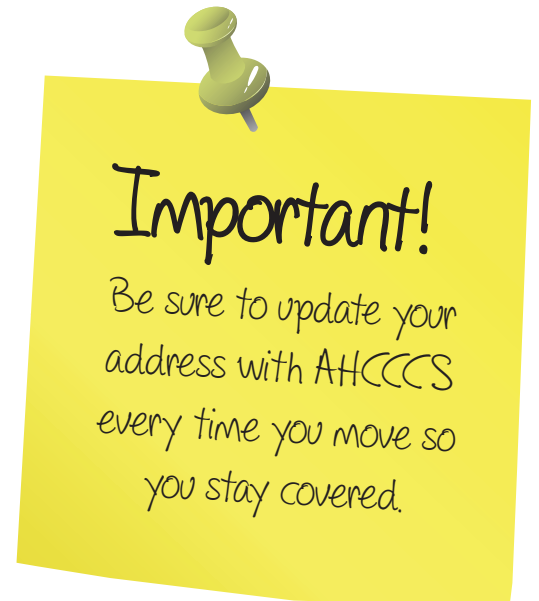
Physical health care treats the body. It might include going to the doctor for an annual exam or when you are sick or have a physical health concern. It includes getting medical attention for an injury or if you need medication to treat a disease.



Finding a Health Care Provider

A **health care provider** is any doctor, therapist, pharmacist, hospital or other professional that provides your health service. To find a health care provider, you will need to know which AHCCCS plan you have. Look at your AHCCCS ID card to find out which plan you have. If you don’t have an ID card, check online at healtharizonaplus.gov or call **AHCCCS Member Services** at **602-417-7000** to find out.

- Be prepared to tell AHCCCS your name, date of birth, and AHCCCS ID number
- Tell Member Services what you are looking for. For example, “I am looking for a doctor.”
- Member Services should give you options for health care providers that accept your AHCCCS health plan and have an office near where you live.
- Once you have found a health care provider you’d like to see, you can call their office to make an appointment.
- When scheduling your appointment, be prepared to give them your health plan information and confirm that they take your AHCCCS plan appointment.



Choosing your Primary Care Provider (PCP)

Your PCP is your regular doctor that you go to for an annual checkup when you are ill or think you might have a health issue. The PCP may refer you to a specialist such as a Dermatologist, Obstetrician, Ear Nose & Throat Specialist, or other health care provider. It is important to have a PCP that you and trust and can be honest with. You should maintain your health by scheduling an appointment with your PCP at least once a year for a checkup. The first step in choosing a PCP is to find one that accepts your AHCCCS health plan (*See Finding a Health Care Provider*). Once you have a list of doctors, you can begin narrowing it down. There are several different types of doctors that will be identified as a PCP such as Family Practice, Internal Medicine, and General Practice. Choose whichever one is best for you.



- **Family Practice:** These doctors can treat patients of all ages, from newborns to the elderly. They are generalists who can treat a wide variety of conditions, and often can also treat ailments you'd normally see a specialist for, like sports injuries or some women's health needs.
- **Internal Medicine:** These doctors typically treat adults and specialize in the diagnosis and management of disease and ongoing health conditions.
- **General Practice:** aka General Practitioner, is a doctor that can treat patients of any gender or age.



Changing Health Care Providers

If you want to change your **Primary Care Provider (PCP)** make an appointment with a new PCP and complete the required forms to have your records transferred from your previous PCP. Making sure your new PCP has your health history is important and will help you address any health concerns without disruption. You can speed up the transfer of records by asking your old doctor to transfer your records to your new doctor as well.

If you want to change your **behavioral health service provider**, tell your current behavioral health care provider that you want to transfer to a different provider. Give them the name and contact information for the provider you want to transfer to. They will send a request to the new provider. After the request is sent, you can call your new behavioral health provider to schedule an intake or appointment.



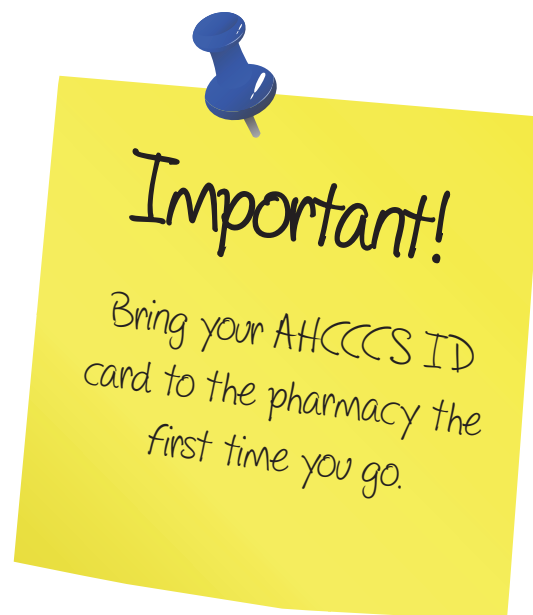
Choosing a Pharmacy & Picking up a Prescription

It is a good idea to have a pharmacy that is close to where you live so it is easy to pick up medications when you need them. The first step in choosing a Pharmacy is find one that accepts your AHCCCS health plan (See Finding a Health Care Provider). Things to consider include:

- **Location:** Do you want a pharmacy that is close to where you live?
- **Hours of Service:** Do you want a pharmacy that is open 24-hours?

When you are prescribed a medication, your doctor will contact your pharmacy so the Pharmacist can "fill" the prescription. Make sure the medication the doctor is prescribing is covered under your AHCCCS Health Care Plan. You can go to

azahcccs.gov/PlansProviders/Pharmacy or call and ask your Pharmacist. If the medication is not covered, the pharmacist can contact your doctor to see if there is a different medication that can be used.



Setting up Transportation

AHCCCS covers medically necessary non-emergency transportation to and from health service providers. Call AHCCCS Transportation Services at **(602) 417-4000** to schedule transportation to or from your doctor.



Going to an Appointment

When going to an appointment for health services it is always best to arrive prepared.

- ✓ Be ready to discuss your medical history and any concerns or questions you have with the health care provider.
- ✓ Make sure you bring:
 1. Your AHCCCS ID card
 2. Your driver's license or state ID
 3. A list of medications you take
 4. The name, address and phone number of the pharmacy you'd like to go to
- ✓ Arrive at least 15 minutes early
- ✓ Sign in at the desk and fill out forms
- ✓ Schedule your next appointment before you leave



To find coverage or get help with your AHCCCS application, call Cover Arizona at 1-800-377-3536



Know Your Rights!

You have rights and responsibilities when it comes to choosing your health care and providers. Understanding your rights can help you make sure you can get the care you need. You have the right to:

- Choose your health care providers
- Change your health care provider for any reason at any time
- Privacy and confidentiality of your health care information
- A second opinion regarding a diagnosis, prescription or treatment
- Refuse treatment or services

File a complaint. See your health care plan member handbook for details about filing a complaint.

Important Health Care Terms

- ▶ **Arizona Health Care Cost Containment System (AHCCCS):** Arizona’s Medicaid program. Pronounced “Access.”
- ▶ **Behavioral Health Care:** Mental and emotional well-being and the choices people make that affect their well-being. Examples of services include therapy, support to stop using drugs or alcohol, or psychiatric medication.
- ▶ **Copayment (“Copay”):** The amount of money you pay for health care when you receive it. You may have a copay for a doctor’s appointment or for medicine at a pharmacy.
- ▶ **Deductible:** The amount of money someone pays for health care before the insurance company pays. Different health plans have different deductibles.
- ▶ **Indian Health Service (IHS):** An agency within the Department of Health and Human Services that provides federal health services to American Indians and Alaska Natives.
- ▶ **Informed Consent:** Before you receive any treatment, you have a right to be given certain information and to understand your options. You must give a health care wprovider permission to treat you and must understand what the risks and benefits are. This is called “informed consent.”
- ▶ **Medicaid:** A government program that provides free or low-cost health insurance to individuals and families.
- ▶ **Out-of-Pocket Maximum:** The highest amount of money you could have to pay yourself before your health insurance pays for 100% of your care.
- ▶ **Premium:** An amount paid monthly to a health insurance company to make sure you stay covered. If you do not pay your premium, you may lose coverage, even if you don’t use any health care that month. Many Medicaid plans have no premium.
- ▶ **Primary Care Provider (PCP):** A PCP is a doctor, nurse, or other health care provider who provides general care. PCPs can treat most medical problems or can make a referral to a specialized doctor.
- ▶ **Provider/Provider Agency:** A provider or provider agency is a health care person or a company that provides medical or behavioral service to you.
- ▶ **Release of Information (ROI):** A document that grants permission to share health care information with others. This might include a family member, doctor, or clinic. You have a right to choose what information is shared and who it is shared with. If you do not sign an ROI, your information can’t be shared.
- ▶ **Sliding Fee Schedule:** A method used by providers to offer discounted fees to people without health insurance. They may decide how much you will have to pay based on how much money you make.
- ▶ **Tribal Contract or Compact Health Center:** Also called a 638 contract or compact are outpatient health care programs and facilities that are operated by Tribes or Tribal organizations and specialize in caring for American Indians and Alaska natives.
- ▶ **Urban Indian Health Centers:** Designated Federally Qualified Health Centers that provide comprehensive primary care and related services to American Indians and Alaska Natives. The facilities are owned or leased by Urban Indian organizations.
- ▶ **Young Adult Transitional Insurance (or YATI):** YATI is a category that AHCCCS uses to make sure young people who have aged out of foster care continue to get health coverage until they are 26, no matter how much money they make.



PLANS

Which AHCCCS Health Care Plans you have is based on what county you live in. All plans offer the same covered medical services. You have a right to choose which Health Care Plan you want to be enrolled with. If you do not choose, AHCCCS will assign one to you. You have the right to change Health Care Plans for any reason. For more information go to:

azahcccs.gov/Members/ProgramsAndCoveredServices/availablehealthplans.html

Health Care Plans

Name	Website & Phone Number	Counties
American Indian Health Program	azahcccs.gov/AmericanIndians/AIHP Maricopa County: 602-417-7100 All other counties: 1-800-334-5283	Statewide
Arizona Complete Health-Complete Care Plan (formerly Health Net Access)	www.azcompletehealth.com (888) 788-4408	Cochise, Gila, Graham, Greenlee, La Paz, Maricopa, Pima, Pinal, Santa Cruz, Yuma
Banner-University Family Care	bannerufc.com/acc (800) 582-8686	Cochise, Gila, Graham, Greenlee, La Paz, Maricopa, Pima, Pinal, Santa Cruz, Yuma
Care 1st Health Plan	care1staz.com (866) 560-4042	Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai
Health Choice Arizona (formerly Steward Health Choice Arizona)	healthchoicaz.com (800) 322-8670	Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai
Magellan Complete Care	mccofaz.com (800) 424-5891	Gila, Maricopa, Pinal
Mercy Care	mercycaaz.org (800) 624-3879	Gila, Maricopa, Pinal
United Healthcare Community Plan	uhccommunityplan.com/arizona (800) 348-4058	Cochise, Gila, Graham, Greenlee, La Paz, Maricopa, Pima, Pinal, Santa Cruz, Yuma

Notes



My Health Professionals

Health Professional	Name/Office	Phone #	Address	Notes
Behavioral Health Provider				
Primary Care Physician				
Pharmacy				
Dentist				
Orthodontist				
Optometrist				

CHILDREN'S ACTION ALLIANCE

FOSTERING ADVOCATES ARIZONA
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M
mercy care

