

PROGRAM INFORMATION AND GUIDELINES

General Information

Calvert Healthcare Solutions, Inc. (CHS) is a nonprofit community service organization providing access to basic health services through a network of community physicians, pharmacies, and health providers to Calvert County residents who earn a limited income.

Our service provides access to:

- Primary health care with a participating medical provider
- Limited specialty medical services
- Calvert Community Dental Program
- Mental Health services through various providers
- Other health care providers such as Wellness Coaches and Case Managers
- Prescription medications cost sharing
- Basic laboratory tests and basic X-rays at no cost through a partnership with Calvert Memorial Hospital
- **FREE** Personal Wellness Profile that helps set a course for wellness

There are no enrollment fees, no deductibles and no monthly cost to participate. However, members are required to provide a \$15 co payment for office visits when services are received. Recommended immunizations are provided at no cost by the Calvert County Health Department.

The Calvert Healthcare Solutions program is not insurance and is not a substitute for the catastrophic protections and other services provided by insurance. The program's intent is to provide access to basic health services and medicines to keep our community healthy and provide limited treatment when sick.

Acceptance into the program is not guaranteed and is based on available resources.

Eligibility

Applicants must meet the following criteria:

- Calvert County Resident
- U.S. Citizen or Documented Permanent Resident
- Between the ages of 19-64 years
- Not be eligible for Medicare or Medical Assistance
- Have no health insurance
- Meet current income requirements
- Be willing to comply with program requirements

Income Guidelines

Eligibility requirements are based on household size and income. Household size is determined by the applicant, their spouse if applicable, and the number of dependent children under the age of 19 years. Monthly income before taxes must fall in between the following minimum and maximum amounts:

| Household Size | Minimum | Maximum |
|----------------|---------|---------|
| 1 | \$1,056 | \$1,805 |
| 2 | \$1,421 | \$2,428 |
| 3 | \$1,785 | \$3,052 |
| 4 | \$2,149 | \$3,675 |
| 5 | \$2,514 | \$4,298 |
| 6 | \$2,878 | \$4,922 |
| 7 | \$3,243 | \$5,543 |
| 8 | \$3,608 | \$6,168 |

(Income requirements are effective 3/1/09 and are subject to change)

How CHS Works

An application is considered complete when all requested supporting documentation has been received by Calvert Healthcare Solutions. Following submission of a complete application, applicants will then be notified within two weeks whether it has been accepted or denied. If accepted, you will receive a welcome packet containing a membership ID card, temporary prescription benefits card, contact information about your appointed primary care physician, and information regarding access to available services. If you identified a current participating community physician on your application, we will try to honor that relationship. A case manager will contact you within two weeks to review current benefits and to answer any further questions about available services. Sent separately from this information packet will be a Personal Wellness Profile form.

The Personal Wellness Profile includes a questionnaire used to obtain important information about your general health, health risks and areas that can be targeted for improvement. You will be encouraged to complete the questionnaire and obtain basic lab work through Calvert Memorial Hospital. Once completed, a Wellness Coach will discuss the results with you and forward the information to your primary care physician. A voucher will be provided to you to cover your first physician office visit co payment if the profile is completed within 45 days of enrollment. All results of your Personal Wellness Profile are strictly confidential and subject to federal and state privacy standards afforded clinical records.

Calvert Healthcare Solutions firmly believes in providing health education and the means needed to be well and prevent disease. The Personal Wellness Profile is a great way to get on track with your health!

Our Physicians

We are fortunate to have a dedicated group of community physicians who understand the medical care needs of our community and are willing to treat CHS clients for a participant co payment and a small supplemental payment from us. Without these doctors providing time in their schedules, this program would not exist. We respect and appreciate our physicians and we ask that you do the same. Please make all co payments at the time of service and keep all scheduled appointments or provide at least 24 hours advance notice to cancel.

A current listing of participating primary care physicians and/or specialists can be provided upon request. Services must be arranged through Calvert Healthcare Solutions staff.

Pharmacy Services

CHS provides another vital service by helping with prescription medication costs. Our program covers 50% of the cost of generic medications and certain other drugs identified by our physicians for their cost-effectiveness. Following is a list of Calvert County pharmacies that can be used for filling prescriptions:

- | | |
|----------------------|----------------------------|
| * Safeway | * Wal-Mart |
| * Giant | * Chesapeake Drug |
| * CVS | * Calvert Arundel Pharmacy |
| * Whitesell Pharmacy | * Eckerd Drug |

Other Services and Resources

As a community, we are fortunate to have many healthcare resources available. These programs are separate from Calvert Healthcare Solutions and have individual eligibility requirements.

- Woman's Wellness of Calvert Memorial – provides free breast exams, mammograms and PAP tests for women age 40 and over who meet eligibility requirements. Call 410-286-7792 for more information.
- Free Colorectal Cancer Screening Program – contact Calvert County Health Department at 410-535-5400 ext 355 for program description and guidelines.
- Mental Health and Substance Abuse services through Calvert Memorial Hospital.
- Calvert County Lions Club provides eyeglasses to low income citizens upon referral.

Member Responsibilities

Client responsibilities include:

- Payment of established co payments at the time services are provided
- Failure to pay co payments for office visits or repeated missed appointments may result in termination from the program

- You must notify Calvert Healthcare Solutions, Inc. within 30 days of any changes in household size, income, or address. Our phone number is (443) 404-5761. You are responsible for any charges incurred during a membership lapse that is due to an incorrect address or phone number
- In an effort to promote wellness, every participant is strongly encouraged to take advantage of the FREE Personal Wellness Profile
- To establish an effective relationship geared toward wellness and disease prevention, you are encouraged to visit your assigned primary care physician within 60 days of enrollment

Qualifying for Services

Completing and submitting an application does not constitute acceptance in Calvert Healthcare Solutions, Inc. Your Social Security number will be used to verify identity and eligibility. It may also be used to cross match information in federal, state and local government files.

Calvert Healthcare Solutions, Inc. may conduct independent verification of the statements made on the application about employment, residence or income. The information contained on your application as well as information gathered during the course of your participation in the program is confidential. Calvert Healthcare Solutions complies with federal and state privacy standards as outlined on our Notice of Privacy Practices.

How to Apply

- Review the application in its entirety before completing
- Print clearly. Illegible information will prolong the application process
- Please answer all questions. Put "N/A" in each space that does not apply
- Explain any reasons for missing data
- You must provide proof of Calvert County residency and income in order to qualify
- Mail or drop off the completed application with supporting documents to the addresses noted on the form
- Please contact us at 443-404-5761 should you have any questions while completing the application

Identity and Residency

- Maryland Drivers License or ID card *and* Social Security Card

Income

- Last 2 months pay stubs *or*
- Statement of disability income *or*
- Statement of unemployment income *or*
- Employer verification of income *or*
- Verification of other sources of income

Determination processing of a completed application can take up to 14 days. Notification of acceptance or denial will be sent by mail. If you *do not qualify*, we will provide contact information for other possible sources of care and coverage.