

# REFERRALS

## TIPS FOR UNDERSTANDING YOUR PLAN



## UNDERSTANDING WHEN YOU NEED A REFERRAL IS IMPORTANT

With Medica Elect® or Medica Essential<sup>SM</sup>, you enroll in a primary care clinic, which is affiliated with a care system. In most cases, you'll receive all your care within your care system. If you need care outside your care system, you may need a referral. Understanding when you need a referral is important. Not having a referral when you need one means you'll likely pay a lot more for your care. Learn more below.

QUESTIONS	ANSWERS
<b>What's a referral?</b>	A referral is a written recommendation from your primary care clinic to see a specialist outside your care system.
<b>When do I need a referral?</b>	When you receive care outside your care system, you may need a referral from your primary care clinic. See the reverse side for more details.
<b>Are there times when I don't need a referral?</b>	When you receive care within your care system, you don't need a referral. You can also receive some types of care outside your care system (but within your network) without a referral. See the reverse side for more details.
<b>How do I get a referral?</b>	If you need care that a provider in your care system can't deliver, your primary care clinic will write you a referral. Your doctor makes this decision and will direct you to the most appropriate place.
<b>When I need a referral, what questions should I ask my primary care provider?</b>	Ask your doctor: <ul style="list-style-type: none"><li>▪ Which specialist they are recommending and why</li><li>▪ When you can see the specialist</li><li>▪ How many visits are approved</li><li>▪ Whether the specialist is approved to provide follow-up care</li></ul>
<b>What happens when I receive a referral?</b>	Your primary care clinic will tell Medica that you have a referral. The referral will list the specialist, the type of service, the number of visits, and the date range when you can see the specialist. This information tells Medica to apply your highest level of benefits.
<b>Are there different types of referrals?</b>	Your primary care provider can authorize the specialist to: <ul style="list-style-type: none"><li>▪ Consult</li><li>▪ Consult and diagnose, or</li><li>▪ Consult, diagnose and treat</li></ul>
<b>Can a specialist refer me to another specialist?</b>	No. Your primary care provider coordinates and directs your overall care. But, if a referral says that the specialist can "Consult, diagnose and treat," then the specialist can order services such as physical therapy, imaging (X-rays, CT scans, etc.), outpatient surgery and other related care.
<b>What happens if I see a specialist without first getting a referral?</b>	Your out-of-network benefits would apply, and your share of the costs would likely be much higher. Note that if you see a provider who's outside your care system and outside your network, you would pay an even larger share of the costs. Learn more in the Out-of-Network Care tip sheet at <a href="https://medica.com/membertips">medica.com/membertips</a> .
<b>What if I need to get care outside of my plan's network?</b>	For your highest level of benefits, you'll need a referral from your primary care clinic and pre-approval (called "prior authorization") from Medica.

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# REFERRALS AT A GLANCE

When you receive care within your care system, you don't need a referral. When you receive care outside your care system (but within your plan's network), you will need a referral, except in the cases outlined below.

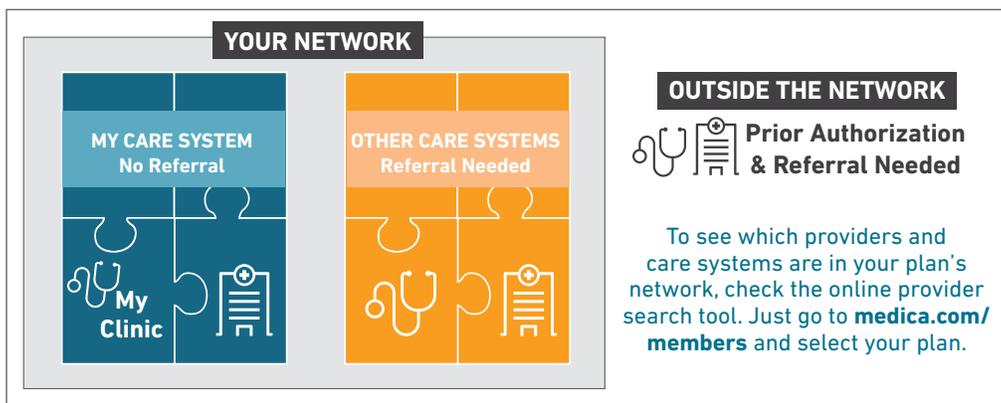
NO REFERRAL REQUIRED, BUT YOUR PROVIDER MUST FIRST ARRANGE FOR THE SERVICES	NO REFERRAL REQUIRED
<p>You don't need a referral to receive the following services, but you can't access them directly – your primary care clinic or OB/GYN will first need to contact the provider and arrange for the services.</p>	<p>You can access the following care or services directly, as long as they are in your plan's network.</p>
<ul style="list-style-type: none"> <li>▪ Anesthesiology</li> <li>▪ Audiology</li> <li>▪ Home care</li> <li>▪ Non-emergency ambulance</li> <li>▪ Occupational therapy</li> <li>▪ Outpatient hospital services</li> <li>▪ Outpatient lab and pathology</li> <li>▪ Physical therapy</li> <li>▪ Radiology services</li> <li>▪ Skilled nursing facility care</li> <li>▪ Speech therapy</li> <li>▪ Surgery center services</li> <li>▪ Therapeutic radiology</li> </ul>	<ul style="list-style-type: none"> <li>▪ Chiropractic care</li> <li>▪ Convenience care</li> <li>▪ Durable medical equipment</li> <li>▪ Emergency ambulance*</li> <li>▪ Emergency care*</li> <li>▪ Mammogram (routine)</li> <li>▪ Mental health/substance abuse (call Medica Behavioral Health at 800-848-8327 to receive services)</li> <li>▪ OB/GYN affiliated with your care system</li> <li>▪ Ophthalmology/optometry (for annual routine eye exam only)</li> <li>▪ Oral surgery</li> <li>▪ Travel Program care</li> <li>▪ Urgent care</li> <li>▪ Virtual care</li> </ul>

\*Emergency care is always covered at the network level, even if you see an out-of-network provider.



## KEY TERMS TO KNOW

- » **Primary Care Clinic:** The clinic that coordinates your overall care and helps you find a specialist when you need one.
- » **Care System:** A group of primary care clinics, specialists and hospitals that work together to give you the care you need.
- » **Network:** All the health care providers who have a contract with Medica to deliver care to our members, usually at a discounted rate. The Medica Elect and Medica Essential networks are made up of several different care systems.



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