



# Individual & Family 2024 member guide

/// THE POWER TO LIVE BETTER





# Hello!

Welcome to your new Baylor Scott & White Health Plan member guide. We're honored to call you our member and will do all we can to help you and your family with your healthcare—starting with this guide. It includes helpful information about your benefits, step-by-step instructions, handy tips, and more. Check it out!

For information about...	Contact
<ul style="list-style-type: none"> <li>• Your benefits</li> <li>• A medical bill</li> <li>• Finding a provider</li> <li>• Anything related to your health plan</li> </ul>	<p><b>Customer Service</b>            Call 855.572.7238 – 7 AM – 7 PM (Mon – Fri)            Send a secure message through MyBSWHealth member portal or MyBSWHealth app</p>
<ul style="list-style-type: none"> <li>• 24/7 virtual care</li> </ul>	<p><b>MyBSWHealth</b>            MyBSWHealth.com or MyBSWHealth app  <b>MDLIVE</b>            MDLIVE.com or 800.718.5082</p>
<ul style="list-style-type: none"> <li>• Symptoms you're experiencing</li> </ul>	<p><b>Nurse Line</b>            Call the number on the back of your ID card 24/7</p>
<ul style="list-style-type: none"> <li>• Prescriptions</li> <li>• Your deductible</li> <li>• Your out-of-pocket maximum</li> <li>• Information from Baylor Scott &amp; White providers</li> </ul>	<p><b>MyBSWHealth</b>            MyBSWHealth.com or MyBSWHealth app 24/7</p>
<ul style="list-style-type: none"> <li>• Mail order pharmacy</li> </ul>	<p><b>BSW Health Plan</b>            855.388.3090 – 7 AM – 7 PM (Mon – Fri), 9-5 (Sat)</p>
<ul style="list-style-type: none"> <li>• Specialty pharmacy</li> </ul>	<p><b>BSW Health Plan</b>            844.288.3179 – 8-6 (Mon-Fri); 9-5 (Sat)  <b>OptumRx</b>            855.427.4682 or SpecialtyOptumRx.com 24/7</p>

# Your member ID card

**Important: Show your new card to your providers – even if you were a Baylor Scott & White Health Plan member last year. Your ID number or other information may have changed, and your provider needs your current information to check your coverage and bill the correct amount.**



- 1** Member name
- 2** Member ID number
- 3** Group name
- 4** Group ID number
- 5** Network name
- 6** Benefit effective date
- 7** Copays/coinsurance
- 8** Deductible
- 9** Pharmacy/prescription drug info

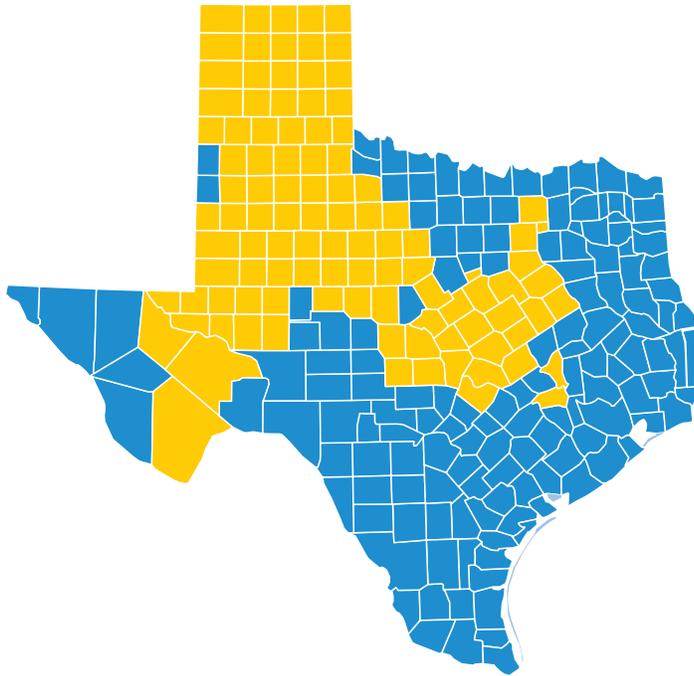
- A** Customer service phone number
- B** 24/7 Nurse Line
- C** Member portal information
- D** BSWHP website

Your member ID card will be mailed to your home. You can view your card on the MyBSWHealth app and download/print a copy or request a replacement through the member portal at MyBSWHealth.com.



The ID card shown above is a sample. The exact location of certain elements may vary on your card.

# Get the care you need



## BSW Premier HMO

■ Service Area

You have access to in-network providers in the counties shown in yellow.

## Choose from a broad range of BSW Premier HMO in-network providers

You can go to [BSWHealthPlan.com/FindProvider](https://www.bswhealthplan.com/FindProvider) and:

1. Click on the “Individual & Family Networks” tab
2. Choose “BSW Premier HMO” from the chart
3. Start your search
  - ▼ Search by name, specialty and/or location
  - ▼ See practice locations, contact information and maps
  - ▼ Get details, including network participation and hospital affiliations
  - ▼ Add filters for gender, board certification, accepting new patients and more

*Referrals are not required to see network specialists.*

# Where to go for care

Choosing the right option for your condition can save you time and money.



Less \$



## VIRTUAL CARE - \$0 COPAY\*

Using your mobile device or computer

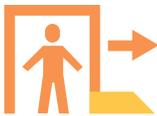
For conditions like acne, allergies, bladder infection, cold, flu, pink eye, quitting tobacco, sinus infection, stomach problems or yeast infections.



## PRIMARY CARE DOCTOR

Another choice for care when it's not an emergency

For conditions like asthma, diabetes management, earache, high blood pressure, headaches, preventive health, sprains, etc.



## WALK-IN CLINICS

Same-day appointments when your doctor is not available; includes select primary care clinics and some pharmacy locations

For conditions like asthma, bladder infection, ear or sinus pain, flu, sore throat or sprains.



## URGENT CARE

Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor

For conditions like back pain, bladder infection, earache, minor burns, minor eye injuries, minor cuts that may need stitches, sore throat or sprains



## EMERGENCY ROOM

Any condition you believe to be life-threatening

For conditions like chest pain, deep cuts or wounds, difficulty breathing, poisoning, overdoses and suicidal behavior, abdominal pain, coughing or vomiting blood, severe burns, severe head injuries, sudden loss of balance, vision change, facial droop, arm or leg weakness.

More \$

\*Members with HSA plans must meet their deductible before \$0 copay is applied.

# Stay on track to a healthier you

## with the MyBSWHealth member portal

Whether you need care now, need a prescription refilled or want to see test results, you can use MyBSWHealth to connect with the resources you need to stay well—24 hours a day, 7 days a week. Inside the portal, you can:

- ▼ **View or print your ID card and benefit plan documents**
- ▼ **Find doctors and locations in your network and schedule appointments with ease**
- ▼ **Securely communicate with your care team**
- ▼ **View lab results and past visit summaries**
- ▼ **Review and pay bills**
- ▼ **Complete a telehealth visit, get a diagnosis and a prescription**
- ▼ **View deductible, out-of-pocket max, and claims information**
- ▼ **Transfer or refill prescriptions at BSW pharmacies**
- ▼ **Upload health and fitness data**
- ▼ **Manage your family's healthcare needs from a single place**

Your MyBSWHealth account is secure, and only you can access your private information. Sign up for an account or sign in at [MyBSWHealth.com](https://www.mybswhealth.com).



# Link your health plan account in 5 easy steps



**Start by** logging into your MyBSWHealth account at MyBSWHealth.com

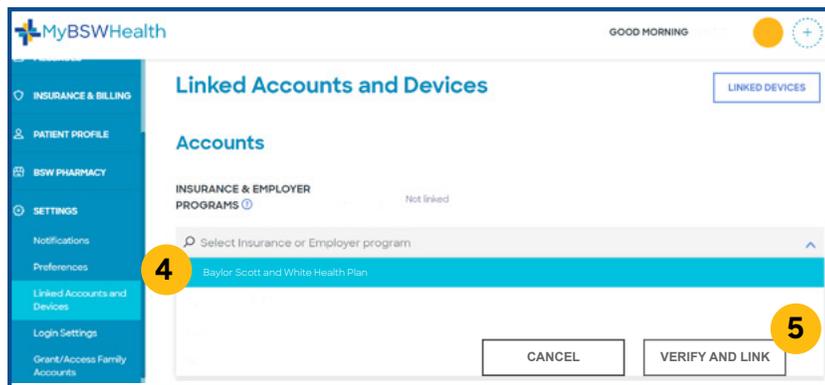
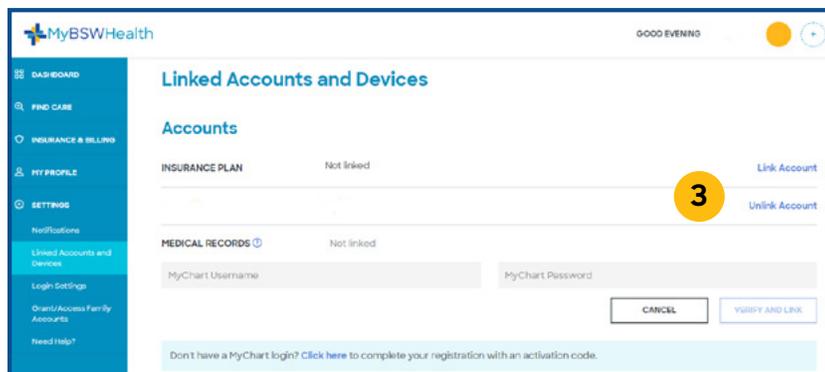
**1.** Click Settings

**2.** Click Unlinked Accounts and Devices

**3.** Click Link Account

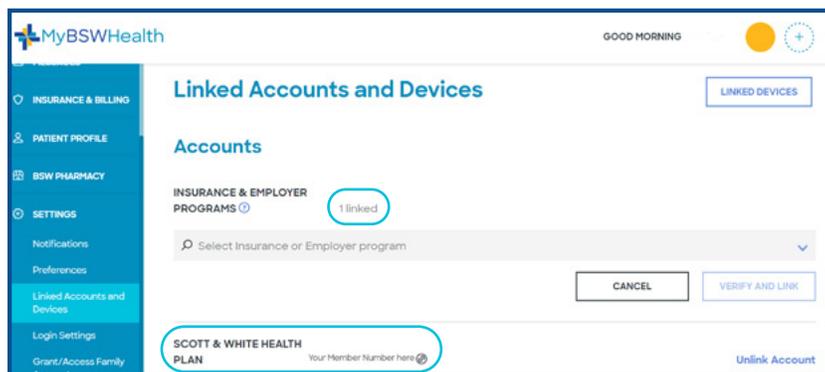
**4.** Select Baylor Scott & White Health Plan from the dropdown list

**5.** Click VERIFY AND LINK



**All done!**

You should see **1 linked, your health plan name** and your **member ID**.



# Care anytime, anywhere



Physically getting to the doctor when you're sick or injured isn't always easy. Virtual care is designed to fit your busy schedule, so you can squeeze your visits in between meetings, classes, carpool schedules and all the other activities that can make staying on top of your care difficult.

You'll still need an in-person visit for some conditions, but virtual care is available for things like:

- ▼ Allergies
- ▼ Stress management
- ▼ Minor eye conditions
- ▼ Vaginal yeast infection
- ▼ Cold and flu
- ▼ Bladder infection (UTI)
- ▼ Addictions
- ▼ Stomach/digestive issues

As a Baylor Scott & White Health Plan member, you have 24/7 access to the same expert care you'd receive in-person at a doctor's office – from the comfort of home or wherever you are in Texas.

**Prescriptions:** Whether you choose MyBSWHealth or MDLIVE for care, any prescriptions needed will be sent directly to the pharmacy of your choice.

Log in to your MyBSWHealth member portal online or with the app and choose "Schedule Now" to get started.

<b>MyBSWHealth eVisit</b>	<b>MyBSWHealth Video Visit</b>	<b>MDLIVE</b>
Fill out an online questionnaire and receive a response from a BSWH provider in 1 hour or less.	Schedule a same-day appointment to meet with a provider face-to-face by video.	Connect with board-certified doctors by video or phone.*

\* If you already have an account with MDLIVE through a different insurance plan, you will need to re-register as a Baylor Scott & White Health Plan member.

# Better tools make it easier

Manage your whole family's healthcare

MyBSWHealth makes it easy to schedule and keep track of appointments, prescriptions, bills and more for every member of the family—from young children to elderly parents. It's called proxy access.

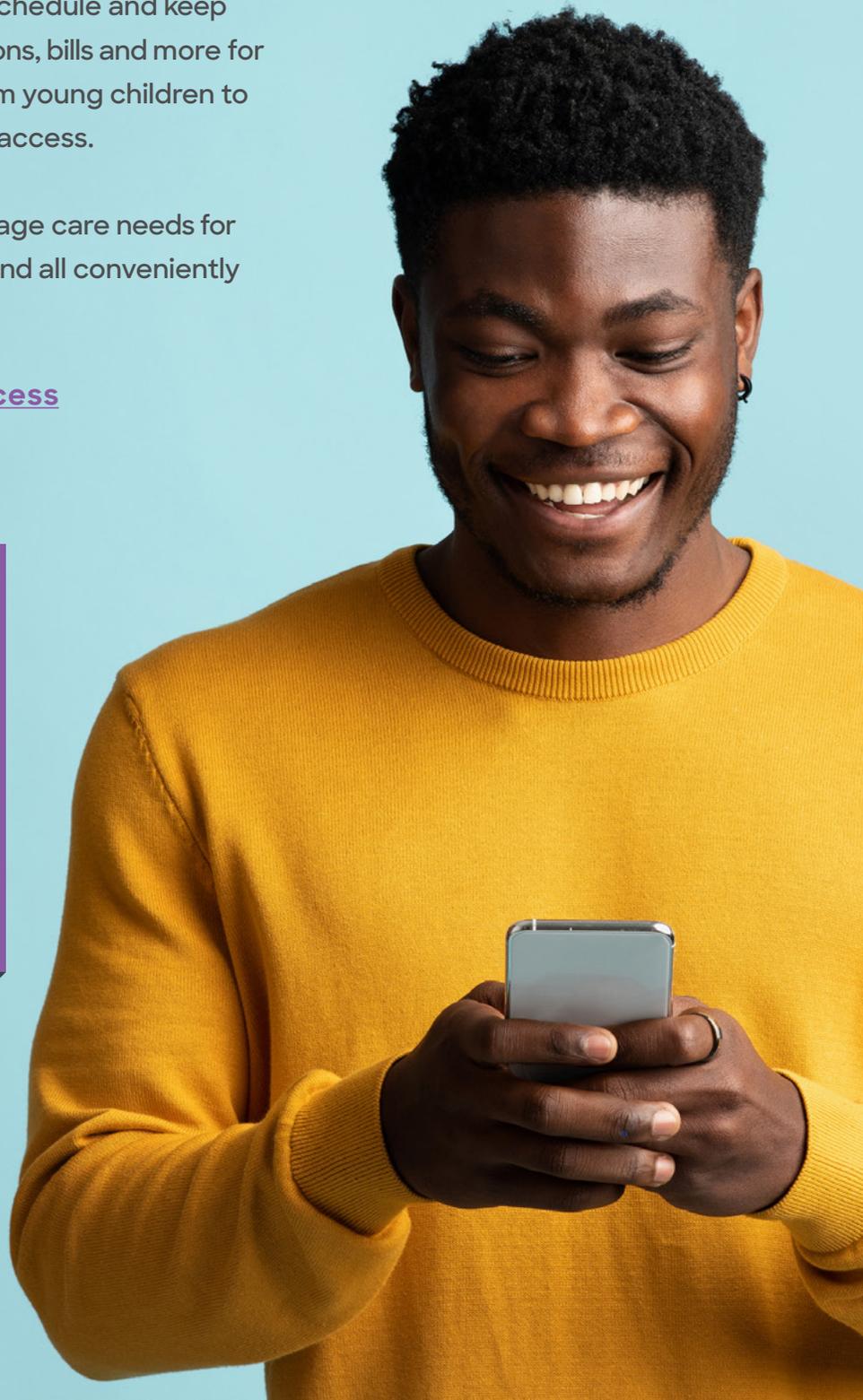
With proxy access, you can manage care needs for the whole family, all in one place and all conveniently on your favorite mobile device.

[Learn more about proxy access and how to set it up.](#)

## MyBSWHealth App



Take your member portal information with you in the MyBSWHealth app. Download it today and take a hands-on approach to your healthcare.



# Pharmacy benefits

When you need a prescription filled, you can use your pharmacy benefits at pharmacies nationwide, including most national chains and many local pharmacies.

Find an in-network pharmacy near you:

Log in to **MyBSWHealth.com** and click Find Care

**OR**

Use the Find a Provider link on **BSWHealthPlan.com**

Fill your prescriptions through the mail:

Call toll-free **855.388.3090**  
M-F 7 AM - 7 PM; Sat 9 AM - 5 PM

Learn more about your prescription drug plan at [BSWHealthPlan.com/Pharmacy](https://www.bswhealthplan.com/Pharmacy)

**Prescription drug benefit questions:**

**800.728.7947**

M - F, 8:30 AM - 5:30 PM

**Specialty pharmacy benefit questions:**

**BSW Specialty Pharmacy:**

**844.288.3179**

**OptumRx Specialty Pharmacy:**

**855.427.4682** or

[specialty.optumrx.com](https://www.specialty.optumrx.com).



# Do generic drugs really work as well as name brands?

**Yes.** Even though they may look different, generics have the same key ingredients as their brand-name counterparts, and often cost less. Many generic drugs are even made in the same manufacturing plants as the brand-name version. The FDA's Office of Generic Drugs follows a rigorous review process to make sure that a brand-name medication and their proposed generic equivalent:

- ▼ Contain the same active/key ingredient;
- ▼ Have the same strength;
- ▼ Use the same dosage form (for instance, a tablet, capsule, or liquid); and
- ▼ Use the same route of administration (for instance, oral, topical, or injectable).

*Talk to your doctor about whether a generic medication is right for you.*

Source: [FDA.gov/Generics](https://www.fda.gov/Generics)



# Boost your well-being

Get personalized support to live well through our digital wellness platform, powered by WebMD. With wellness at your side, a healthier lifestyle is always at your fingertips.

## WELL-BEING ASSESSMENT

A simple, digital survey that will help explain your current health status and offer personalized recommendations for how to improve it.

## DAILY HABITS

Forming and sticking with healthy habits can be hard. Daily Habits will help you create lifelong healthy patterns that fit your lifestyle.

## WELLNESS MEDIA LIBRARY

Check out podcasts, videos—including yoga and other exercise videos—healthy recipes and more!

## WELLNESS CHALLENGES

Sometimes a little healthy competition inspires positive change. Join an individual or team challenge to boost your well-being in areas like physical activity, nutrition, sleep and more.

Download the WebMD Wellness At Your Side (WAYS) app and get started today!



Google Play



Apple Store



## #WebinarWednesday

Did you know BSWHP has health education opportunities at no additional cost that you can access from the comfort of home?

There's a whole series of topics, from nutrition to happiness, and you can come to one or all. Learn more in the Wellness section at [BSWHealthPlan.com](https://www.bswhealthplan.com).



Finding help just got easier. Findhelp is a Texas-based platform created to connect all people in need with programs that serve them. You can search for local resources like medical care, food, job training, transportation and more. Organizations in your community are ready to help.

Findhelp is free, private, and easy to use.

Search and connect at

[BSWHealthPlan.findhelp.com](https://www.bswhealthplan.com/findhelp).



## Be Well newsletter

This newsletter is packed with information and helpful tips about how to get and stay well. It's emailed four times a year and you'll always find the current issue on the Wellness page at [BSWHealthPlan.com](https://www.bswhealthplan.com).



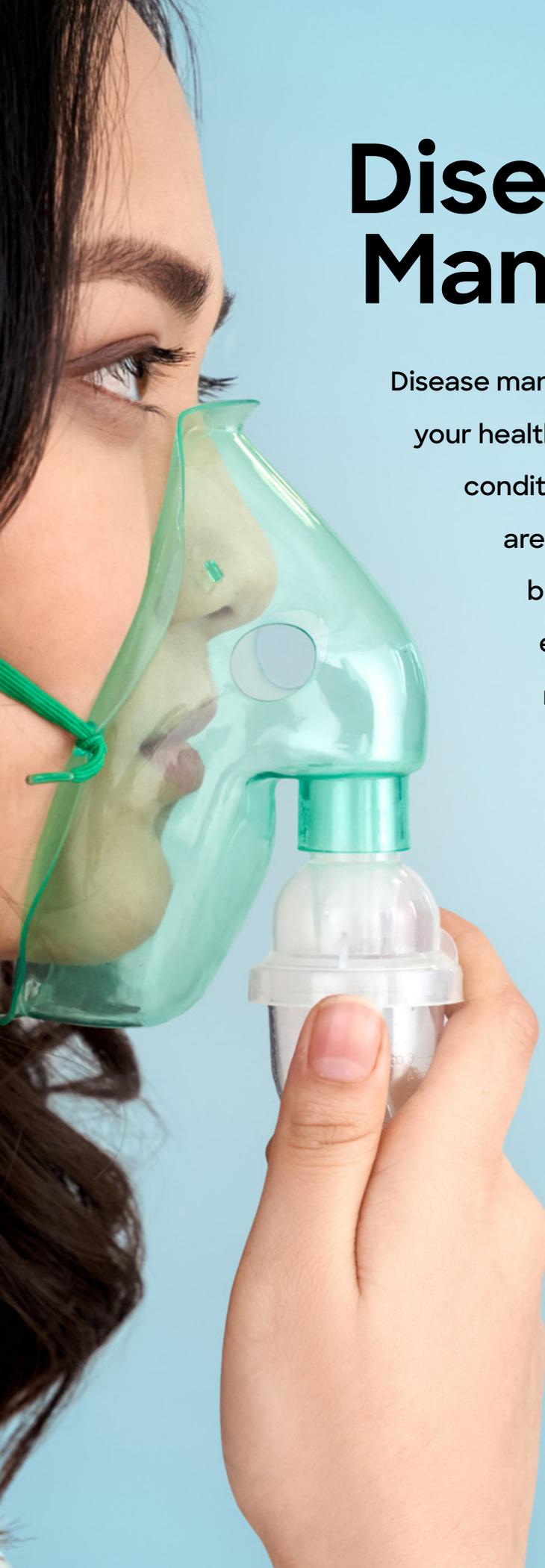
# Maternity Care Management

Helpful tips and assistance during pregnancy and for one year after birth. Benefits include:

- ▼ Access to a nurse 24/7 during pregnancy
- ▼ In-home support for high-risk conditions (such as diabetes, hypertension and severe nausea)
- ▼ Depression screening following delivery
- ▼ Parental education for newborn health during the first year
- ▼ Immunization reminders
- ▼ Planning for returning to work

**SIGN UP**

Call the customer service number on the back of your ID card.

A close-up profile of a woman with dark hair using a green nebulizer mask. She is holding the clear plastic nebulizer cup with her right hand. The background is a solid light blue color.

# Disease Management

Disease management empowers you, working with your healthcare providers, to manage chronic conditions and prevent complications. Programs are available for members with asthma, breathing trouble (such as bronchitis, emphysema), diabetes, heart problems and many other conditions.

Our health coaches may contact you to invite you to participate in one of these programs when we see an insurance claim with one of these conditions. You can opt in or opt out of the program by calling **888.360.1555**.

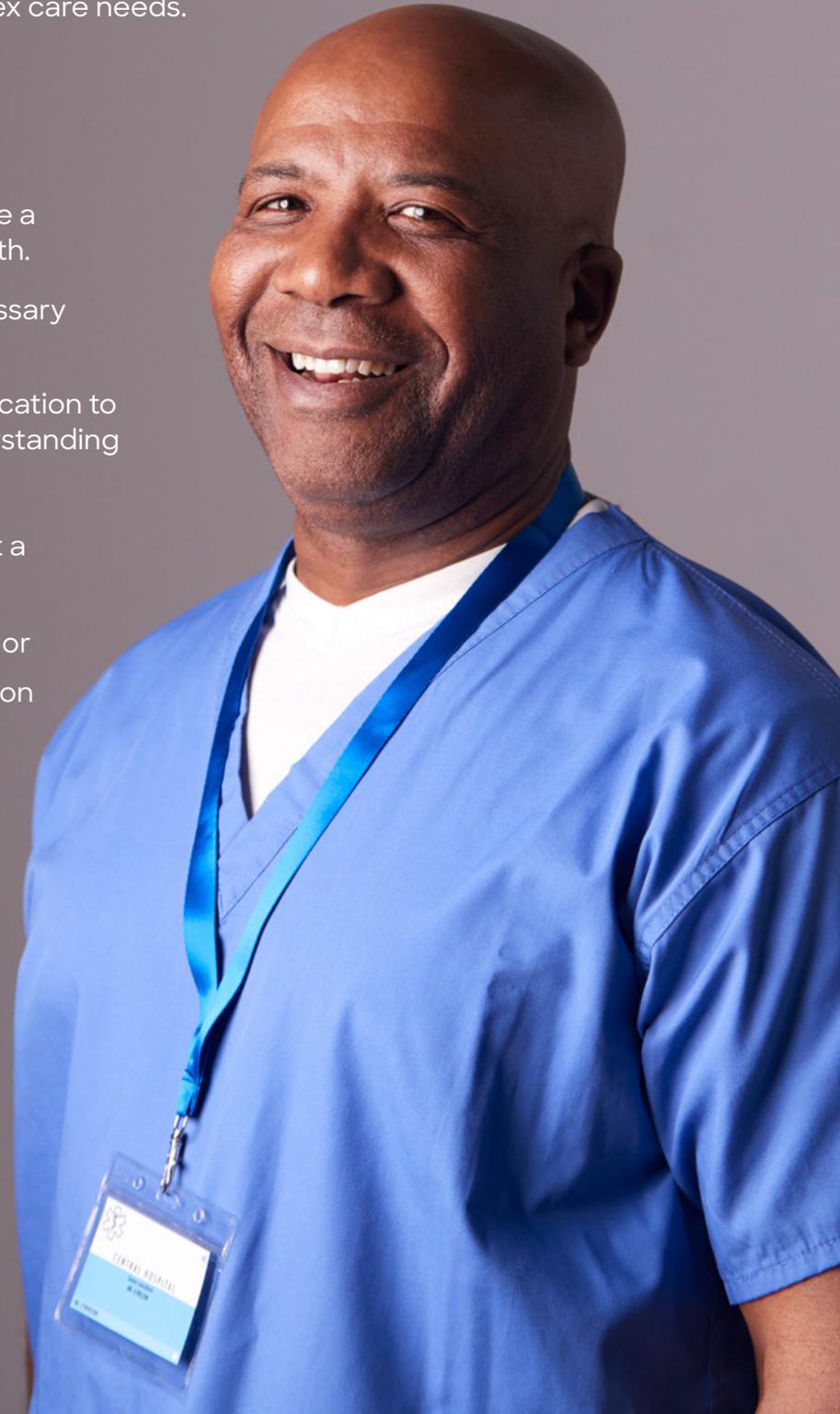
# Case Management

If you or one of your dependents is diagnosed with complicated health problems, case managers are available to help. A nurse case manager will work with you, your family and the physician to create a plan to meet the patient's ongoing complex care needs.

## Case managers:

- ▼ Advocate for members.
- ▼ Help the patient set goals and make a personal plan to improve their health.
- ▼ Assist with arrangements for necessary services and community support.
- ▼ Answer questions and provide education to help members have a better understanding of their condition and plan of care.

For more information, or to request a Case Manager, please email [CaseManagement@BSWHealth.org](mailto:CaseManagement@BSWHealth.org) or call the Customer Service number on the back of your member ID card and ask for a Case Manager.



# Setting up automatic payments

in the Baylor Scott & White Health Plan Direct Enrollment Portal

1. Visit the Baylor Scott & White Health Plan Direct Enrollment Portal at: [BSW.Softheon.com/qhp/](https://BSW.Softheon.com/qhp/)
2. In the top right navigation, click 'Pay Bill'
3. Locate your account by Exchange ID or Social Security Number, plus required fields:
  - Member ID
  - Date of Birth
  - Last Name
  - Residential Zip Code

Then click 'Find My Account'

4. In your account, select 'Payments' in the left navigation. Select 'AutoPay' and 'Set Up AutoPay.' You can also choose 'Make a Payment' for processing a one-time payment.
5. Click 'Set Up AutoPay'
6. Add AutoPay information, then click 'Add'

**Important:** If you set up recurring payments in the same month that you make a one-time payment, your bank account will be drafted for the next month's premium payment, too. Please wait until after the 1st of the following month to set up AutoPay.

## Updating or canceling automatic payments

Automatic payment amounts do not automatically update when premium amounts change. If there is a change to your plan's premium due to a Change in Circumstance (CIC) and/or Advanced Premium Tax Credit (APTC), you will need to cancel the recurring payment and set up a new automatic payment for the new amount.

1. Click on 'Payments' then 'AutoPay' in the left navigation. Your existing AutoPay will show as Active.
2. Select 'Cancel' in the Action drop-down menu.

### Note:

You cannot edit a recurring payment that is already in the system. You must cancel the recurring payment then set up a new one.

If you have questions or need further assistance, please contact customer service at 855.572.7238.

# Looking for something?

## Start here.

### ▼ [Member Frequently Asked Questions \(FAQ\):](#)

- ▼ [Submit a Claim, Complaint and/or Appeal](#)
- ▼ [Find Information About Participating Providers](#)
- ▼ [Obtain Primary, Specialty, Behavioral Health and Hospital Services](#)
- ▼ [Get Care After Normal Office Hours or Outside the Service Area](#)
- ▼ [How to Obtain Emergency Care](#)
- ▼ [When to Call 911](#)

### ▼ [Glossary of Key Terms](#)

### ▼ [Wellness Assessment and Programs](#)

### ▼ [Technology Assessment Program](#)

### ▼ [Language Assistance Services for Members](#)

### ▼ [Summary of Benefits](#)

### ▼ [Evidence of Coverage](#)

### ▼ [Continuity of Care](#)

### ▼ [Member Rights and Responsibilities](#)

### ▼ [Member Notices](#)

### ▼ [Notice of Privacy Practices](#)

### ▼ [Authorization to Release PHI Form](#)

### ▼ [Prior Authorization List for Medical Procedures](#)

### ▼ [Complex Case Management Program](#)

### ▼ [Disease Management Program](#)

### ▼ [Utilization Management \(UM\) Program](#)

- [How to Access UM Staff](#)
- [Utilization Management Affirmative Statement](#)
- [Availability of Independent, External Review of Final Determinations](#)

### ▼ [Medical](#) and [Pharmacy](#) Claim Forms

### ▼ [Pharmaceutical Management Procedures and Updates](#)

- [Formulary \(list of covered pharmaceuticals\) and Monthly Formulary Updates](#)
- [Explanation of Restrictions/Limits](#)
- [Exception Requests, Prescriber Supporting Information](#)

### ▼ [Retail and Mail-Order Pharmacy Fills and Refills](#)

### ▼ [Quality Improvement Program and Progress in Achieving Goals](#)

Additional frequently requested documents and forms can be on the Individual & Family Marketplace Plan page on [BSWHealthPlan.com](https://www.bswhealthplan.com).

To request printed copies of documents or provider information, call Customer Service at 855.572.7238.



Founded as a Christian ministry of healing more than 100 years ago, Baylor Scott & White Health promotes the well-being of all individuals, families and communities.

**855.572.7238**

7 AM – 7 PM, Monday – Friday

[BSWHealthPlan.com/Marketplace](https://www.BSWHealthPlan.com/Marketplace)

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

Health Maintenance Organization (HMO) products are offered through Scott and White Health Plan dba Baylor Scott & White Health Plan and Scott & White Care Plans dba Baylor Scott & White Care Plan. PPO and EPO products are offered through Baylor Scott & White Insurance Company. Baylor Scott & White Health Plan serves as a third-party administrator for self-funded employer-sponsored plans. Baylor Scott & White Care Plan and Baylor Scott & White Insurance Company are wholly owned subsidiaries of Baylor Scott & White Health Plan and are referred to collectively in this document as Baylor Scott & White Health Plan.