

HELPFUL *terms...*



PCP

Primary Care Provider—the person you see regularly to keep you healthy.

Premium

The price you pay monthly for insurance.

Co-payment

A set amount of money you pay for each doctor visit and prescription.

Claim

A request for payment made by your doctor to the insurance company for your care.

Benefits

Services that your insurance covers, such as prescription drugs or doctor visits.

LOW-COST



After Your Child is Enrolled

When will I receive my child's insurance cards?

You will receive separate medical and dental insurance cards for each child from Harvard Pilgrim Health Care and Northeast Delta Dental. If you need services after your effective date of coverage and have not received your cards, or if you do not receive cards by the 15th of the month that your child's coverage begins, please call NH Healthy Kids.

Will I receive anything in addition to my insurance cards?

After you receive your insurance cards, you will receive another mailing that includes an Summary of Benefits from Harvard Pilgrim Health Care. You will also receive a Dental Plan Summary from Northeast Delta Dental. These are the legal descriptions of the plans and benefits. Keep these important papers for future reference. They can also be found on our website at www.nhhealthykids.com.



Accessing Medical Care

How do I find information on how to access care?

The enclosed Member Handbook includes more information on how to access care. It includes details on:

- Working with your child's PCP
- Determining the urgency of care and how to get services
- Referrals to specialists and hospitals
- Accessing behavioral health benefits (888) 777-4742

What if my child needs Urgent Care?

Urgent care is covered if your child needs services for an unexpected illness or injury that is not an emergency but cannot be postponed. Urgent care conditions might include, but are not limited to, earache, sore throat or high fever.

What if my child needs to go to the Emergency Room?

Needed emergency care is covered by the Healthy Kids programs. Use the emergency room if your child has severe symptoms that need immediate medical attention. For details on emergency care, please see your Summary of Benefits, which you will receive after your child is enrolled, or view it online at www.nhhealthykids.com.



HEALTH COVERAGE *for*

Accessing Dental Care

How do I find a dentist for my child?

Dental services are administered through Northeast Delta Dental. You must access services through a Delta Dental participating dentist. Nearly 90% of the dentists in NH are participating Delta Dental dentists. For a list of dentists call Northeast Delta Dental at (800) 537-1715, visit their website at www.nedelta.com, or ask your dentist if he or she is a participating Delta Dental dentist.

What dental services are covered?

The plan will pay 100% of the cost of routine preventive services such as:

- Checkups
- Cleanings
- Fluoride treatments
- X-rays
- Space maintainers
- Sealants

These services are covered up to a maximum of \$600 per calendar year per child. Some limitations may apply. Please refer to your Dental Plan Summary, which you will receive after your child is enrolled, or view it online at www.nhhealthykids.com. Medically necessary orthodontics may also be covered under the NH Healthy Kids Silver plan. For more information visit www.nhhealthykids.com.

Covered Services and Claims

What is recommended for preventive care?

There is no question that preventive care is effective in reducing the incidence and cost of treating serious illness. If it's been a while since your child has had a checkup, we encourage you to schedule an appointment.

The American Academy of Pediatrics recommends routine physicals four times between ages 1 and 2 and annually for children ages 2 to 18.

Be sure to ask your doctor if your child is up-to-date on immunizations. Your child may need to be fully immunized to enroll in school.

Twice-a-year dental checkups and cleanings are recommended. Ask your dentist if fluoride treatments should be part of your child's preventive care.

Most preventive services are covered under the Healthy Kids programs. Schedule your appointment early; doctors and dentists often book annual exams and checkups six months in advance.

Your child's health is greatly impacted by the choices you make. Good food, exercise and plenty of sleep are essential. Good brushing habits help in preventing tooth decay. Regular use of a helmet and seatbelts help keep kids safe. Promoting good habits while your child is young will make a difference in their health for years to come.

For information on health and wellness, visit the Harvard Pilgrim Health Care website at www.harvardpilgrim.org/healthykids.

Why are some services not covered?

We developed the Healthy Kids benefit package with the medical needs of children in mind. The benefit package encourages preventive and primary care to keep kids healthy. In order to keep premiums low, it is necessary to balance benefits with cost. Certain services such as mental health, physical therapy or home health services are covered for a limited number of visits per calendar year. For full details on limitations and exclusions, please review your Harvard Pilgrim Health Care Benefit Handbook and Northeast Delta Dental Plan Summary once you receive it or visit the NH Healthy Kids website at www.nhhealthykids.com.

Why was my claim denied?

If a claim for payment of a medical or dental service is denied and you do not understand why, please contact Harvard Pilgrim Health Care or Northeast Delta Dental Customer Service. If you believe the claim was denied in error, you can ask to have the claim reviewed. There are procedures in place to address your concerns and correct errors. If you do not agree with the outcome of the insurer's review, please contact NH Healthy Kids.

If you have questions about whether a service will be covered, it is best to contact Harvard Pilgrim Health Care or Northeast Delta Dental before you go to the doctor or dentist.

Important Phone Numbers

NH Healthy Kids – (603) 228-2925 or (877) 464-2447

Harvard Pilgrim Health Care – (888) 333-4742

Northeast Delta Dental – (800) 832-5700

Behavioral Health Access Center – (888) 777-4742

How do we ENROLL?



How to Enroll Your Child

How do I enroll my child in Healthy Kids?

To enroll your child in Healthy Kids, you must do these three things:

- Fill out the enclosed enrollment form completely.
- Select a Primary Care Provider (known as a PCP) for each child. PCPs are listed in the Member Handbook.
- Pay your first month's premium.
- Send your completed enrollment form and premium payment to NH Healthy Kids by the last day of this month.

How do I select a doctor for my child?

A list of Primary Care Providers can be found in the enclosed Member Handbook. Write the name and PCP ID number of your child's provider on the enrollment form.

Can my child continue to see his/her current doctor?

If your child's provider is listed in the Member Handbook, your child can continue to see them. If your child's current doctor is not listed in the Member Handbook, please visit www.harvardpilgrim.org/healthykids or call (888) 333-4742 for a complete list of PCPs. You must choose a PCP for each child that is covered. Your child's enrollment cannot be processed without a PCP listed.

How do I make my first premium payment?

We must receive your first payment before coverage can start. Mail your check early to make sure coverage will begin on time. Your payment must be received before the last day of the month before coverage can begin. Send your payment with your enrollment form to NH Healthy Kids, 1 Pillsbury Street, Suite 300, Concord, NH 03301-3556.

When will my child's coverage begin?

If we receive your completed enrollment form and your first month's payment by the last day of the month, coverage can begin on the first day of the next month.

If we receive your enrollment form and payment after the last day of the month, coverage will be delayed by one month.



New Hampshire Children & Teens

Making Payments

When is my payment due?

For the Healthy Kids Silver program, you must pay the premium in advance of the benefit month.

For the Healthy Kids Buy-In program, you must pay the premium 30 days in advance of the benefit month. Please read the enclosed Buy-In Premium Payment Policy for more details.

Where do I send my monthly premium payment?

You will receive a payment booklet after your child is enrolled. Your check or money order payable to NH Healthy Kids must be sent with a payment slip to: NH Healthy Kids, PO Box 9611, Manchester, NH 03108-9611. You will not receive a bill each month.

Can I have my payment automatically taken out of my bank account each month?

Yes, you can have payments deducted out of your bank account each month by filling out the enclosed "Automatic Premium Withdrawal" form. You will not receive a bill each month.

Can I pay over the phone or online?

No, we do not accept payments over the phone or online.

What happens if I miss a payment?

We make several attempts to contact you if you miss a payment. Two reminder notices are mailed and we try to reach you by phone before your account is cancelled for nonpayment. If your account is cancelled for nonpayment, you are not eligible to re-enroll for Healthy Kids for three months and you must re-apply.

What if I am unable to make my payments?

Once your child is enrolled, if you are having difficulty making a payment, please contact the Accounting Department to discuss options. Funds may be available to help families who have a temporary loss of income or an unexpected expense.

If I cancel my insurance, will my prepaid premium be refunded?

Prepaid premiums are refunded only if we receive notice of cancellation before the first day of the prepaid benefit month. For example, if you have paid for January, you must cancel by December 31 to receive a refund.



Under Harvard Pilgrim Health Care, your child can now visit providers in NH, MA, ME, and VT.

Note: Some visits may require a referral from your PCP.

Yearly Renewal and Changes

How often do I need to renew my child's Healthy Kids insurance?

Your child's eligibility for coverage will be reviewed once each year. You will be notified by mail of what is needed in this process.

What could change my child's eligibility?

The following changes could affect your child's eligibility:

- Address change
- Any change in family size (birth of a child or someone joining or leaving the household)
- Marriage or divorce for either parent
- Increases or decreases in income or income deductions
- If you obtain other insurance coverage for your children

You must call NH Healthy Kids at (877) 464-2447 to tell us if you have any of these changes within 10 days of the change. Please also let us know if your telephone number changes.

Quality and Affordability

Many people have worked hard to develop the Healthy Kids program. You can help continue the success of the program by doing your part:

- Submit your premiums on time and pay your copayments at the time of service.
- Communicate with us. We cannot help you if we don't know about a problem or concern.
- Work with your Primary Care Provider to determine the most appropriate care when your child is sick and how to keep your child healthy.
- Follow through on the treatment plan you and your child's doctor agree on, and take all medications as instructed.

By working together, we can maintain the quality and affordability of this important program.

Customer Service

The staff at NH Healthy Kids, Harvard Pilgrim Health Care, and Northeast Delta Dental stand ready to answer any questions or provide additional information. If you are unsure of whom to call, call NH Healthy Kids.

Call NH Healthy Kids at (603) 228-2925 or toll-free at (877) 464-2447 regarding:

- Enrollment
- Eligibility
- Premiums and payments

Call Harvard Pilgrim Health Care at (888) 333-4742 for:

- Health benefits, copayments or coverage limitations
- Questions about claims
- A list of network providers
- Changing your PCP
- Prescription mail order

Call the Behavioral Health Access Center at (888) 777-4742 for:

- Pre-certification of mental health benefits
- Mental health benefits questions, copayments or claims
- A list of network mental health providers

The Behavioral Health Access Center is administered for Harvard Pilgrim Health Care by United Behavioral Health.

Call Northeast Delta Dental at (800) 832-5700 for:

- Dental benefits, copayments or claims
- A list of participating dentists

For more information or to speak with a NH Healthy Kids Customer Service Representative, call toll-free (877) 464-2447 or TDD# (800) 735-2964, or visit our website at www.nhhealthykids.com



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1 Pillsbury Street, Suite 300
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www.nhhealthykids.com



www.harvardpilgrim.org



Northeast Delta Dental

www.nedelta.com