

Member Guide

Gold / Silver / Bronze



Welcome to Ambetter from Home State Health!

We are happy to have you as a member. Use this member guide to help you take charge of your health and get the most out of your benefits.

Create Your Online Member Account

1. Set up your secure Online Member Account to get the most out of your plan.
2. Do this by visiting the Login page on **Ambetter.HomeStateHealth.com**.

Your member account gives you access to see your benefits and coverage information, access your Schedule of Benefits, claims information, Digital ID, and more – all in one convenient place.

Payment Information

Best Option! **Pay online.**

- **AmbetterQuickPayMO.com**
- Enroll in automatic bill pay
- Make a one-time payment

Visit **Ambetter.HomeStateHealth.com** for even more ways to pay. You will receive your Welcome Packet and Member ID Card(s) after your first month's premium is paid in full.

Learn More About Your Core Member Plan

Ambetter Health makes it easier for you to get the care you deserve – from the doctors you trust. We partner with Primary Care Physician (PCPs), specialists and other medical providers. To search our online Provider Directory, visit **guide.ambetterhealth.com**.

Remember to select an in-network PCP!

In-network or network provider means a physician or provider who is identified in the most current list for the network shown on your Member ID Card. Services received from an **out-of-network provider** are not covered, except as specifically stated in your EOC.



Learn about how to get the most out of your plan. Refer to your Evidence of Coverage (EOC) for information on referrals, prior authorizations and more by visiting:

[Ambetter.HomeStateHealth.com/health-plans.html](https://www.ambetter.com/homestatehealth.com/health-plans.html)

Ambetter from Home State Health is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Missouri Health Insurance Marketplace. This is a solicitation for insurance. © 2023 Celtic Insurance Company. All rights reserved. *Formerly known as Ambetter Telehealth. Cost sharing may apply when using Virtual 24/7 Care. Virtual 24/7 Care cost share does not apply to HSA plans until the deductible is met and is only applicable when used through the Virtual 24/7 Care program. Ambetter Health does not provide medical care. Medical care is provided by individual providers which are independent contractors and not agents of Ambetter Health.**Healthcare-related costs will vary by member and the plan in which you are enrolled. Funds expire immediately upon termination of insurance coverage. My Health Pays® rewards cannot be used for pharmacy copays.

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Stay Healthy and Stay Well with Ambetter

Get the most from your Ambetter Health insurance with our health and wellness benefits. Ambetter Health offers the benefits you need to take control of your health today. Learn more about the benefits below and more by visiting

Ambetter.HomeStateHealth.com/health-plans/our-benefits.html.

- Mail-Order Pharmacy Program
- Virtual 24/7 Care*
- Essential Health Benefits
- My Health Pays® Rewards Program**
- Care Management Services
- Start Smart for Your Baby®
- Health Management Programs

My Health Pays® Rewards Program

You love being healthy, we love paying you for it. Our My Health Pays program is a rewards program that pays you for the healthy decisions you're already making each and every day. Learn more at Ambetter.HomeStateHealth.com.



Eat Right



Move More



Be Well



Save Smart



Member Services

If you have questions, call us at:

1-855-650-3789 (TTY 711).

We are here to help. We're available Monday through Friday, 8 a.m. to 8 p.m. local time.



On The Web

For more information, visit:

Ambetter.HomeStateHealth.com.



Free Interpreter Services

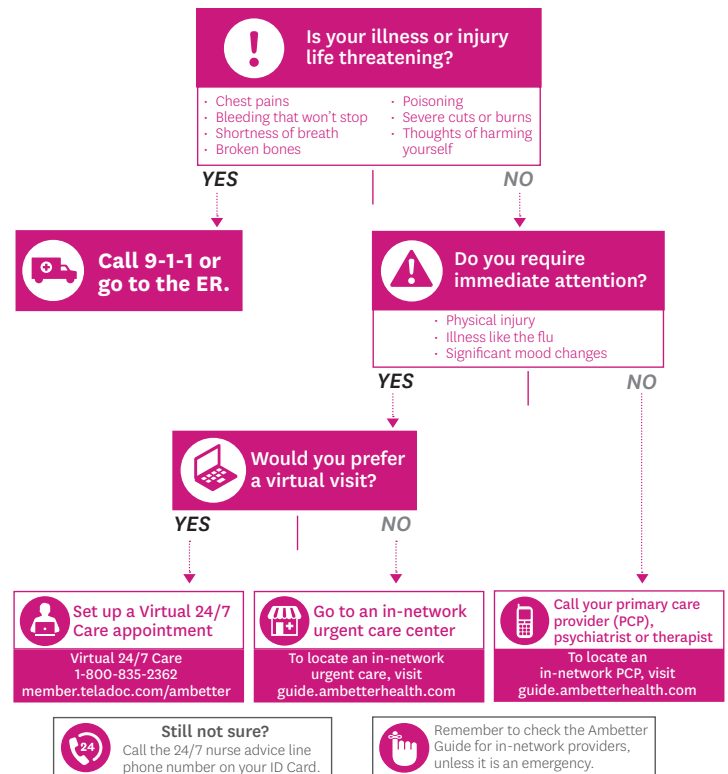
Interpreter services include languages other than English. Call Member Services for more information. This service allows you and your provider to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help with interpretation can call Member Services for an oral interpretation.



Enrollment

If you enrolled through Health Insurance Marketplace and have updates to your enrollment information (your date of birth, address, income, or life changes), you can contact Ambetter Health at 1-855-650-3789 (TTY 711). We are available Monday through Friday, 8 a.m. to 8 p.m. local time. Visit **Healthcare.gov** or call: 1-800-318-2596 (TTY: 1-855-889-4325).

Where to go for care?



Statement of Non-Discrimination

Ambetter from Home State Health is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Missouri Health Insurance Marketplace. Celtic Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics). This is a solicitation for insurance. Ambetter from Home State Health is underwritten by Celtic Insurance Company. © 2023 Celtic Insurance Company. All rights reserved. [Ambetter.HomeStateHealth.com](https://www.ambetter.com)

If you, or someone you are helping, have questions about Ambetter from Home State Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-855-650-3789 (TTY 711). If you believe that Celtic Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics), please contact Member Services at 1-855-650-3789 (TTY 711). You may also submit a grievance by phone to 1-855-650-3789 (TTY 711). For information on filing a discrimination complaint directly with the U.S. Department of Health and Human Services, Office of Civil Rights, please visit <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>.

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English:	If you, or someone you are helping, have questions about Ambetter from Home State Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-855-650-3789 (TTY 711).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Home State Health y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-855-650-3789 (TTY 711).
Chinese:	如果您，或是您正在協助的對象，有關於 Ambetter from Home State Health 方面的問題，且不精通英語，您有權利免費並及時以您的母語獲幫助和訊息。如果您，或您正在協助的對象有聽力和/或視力上的問題，阻礙了溝通，您有權利免費並及時獲得輔助支援與服務。若要取得翻譯或輔助服務，請聯絡會員服務部，電話是 1-855-650-3789 (TTY 711)。
Vietnamese:	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Home State Health và không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1-855-650-3789 (TTY 711).
Serbo-Croatian:	Ako Vi, ili neko kome pomažete, imate pitanja u vezi sa Ambetter from Home State Health, a ne govorite engleski jezik, imate pravo na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku. Ako Vi, ili neko kome pomažete, imate neki poremećaj sluha i/ili vida zbog kojeg je onemogućena komunikacija, imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge. Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1-855-650-3789 (TTY 711) da biste dobili usluge prevoda ili pomoćne usluge.
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Home State Health hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-855-650-3789 (TTY 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Home State Health، ولم تكن بارعا باللغة الإنكليزية، فلدنياك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلدنياك الحق في تلقي مساعدات وخدمات إضافية دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بخدمات الأعضاء على 1-855-650-3789 (TTY 711).
Korean:	귀하 또는 귀하의 도움을 받는 분이 Ambetter from Home State Health에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으시려면 1-855-650-3789 (TTY 711)번으로 가입자 서비스부에 연락해주시십시오.
Russian:	Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from Home State Health, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете, наблюдается какое-либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-855-650-3789 (TTY 711).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Home State Health et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous-même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au 1-855-650-3789 (TTY 711).
Tagalog:	Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Ambetter from Home State Health, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong tinutulongan, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-855-650-3789 (TTY 711).

Pennsylvanian Dutch:	Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from Home State Health, un sin net proficient in Englisch, du hoscht die Recht um Helf zu griege un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzung odder Auxiliary Services zu griege, sei so gut un ruff Member Services um 1-855-650-3789 (TTY 711).
Persian:	اگر شما یا فردی که دارید به او کمک می‌کنید، سوالی درباره Ambetter from Home State Health دارید، و انگلیسی نمی‌دانید، حق دارید کمک و اطلاعات را به زبان خودتان به رایگان و به موقع دریافت کنید. اگر شما یا فردی که دارید به او کمک می‌کنید مشکلات شنوایی یا بینایی دارد که برقراری ارتباط را سخت می‌کند، حق دارید کمک‌ها و خدمات امدادی را به زبان خودتان به رایگان و به موقع دریافت کنید. برای دریافت کمک‌ها و خدمات امدادی لطفاً با خدمات اعضا به شماره 1-855-650-3789 (TTY 711) تماس بگیرید.
Cushite:	Isin, ykn namni biraa isin gargaartan, Ambetter from Home State Health gaaffii qabdu yoo ta'ee fiAfaan Ingiliffaa hin beektanu taanan, yeroodhaan afaan barbaaddaniin kaffaltii tokko malee odeeffanno barbaaddan argachuudhaaf mirga qabdu. Isin, ykn namni isin gargaartan, rakkoo dhageettii fi/ykn agartii kan haasaa keessan irratti dhiibbaa qabu qabdu taanan, gargaarsa dhageettii argachuu fi tajaajiloota kaffaltii malee argachuudhaaf mirga qabdu. Tajaajiloota hiikkaa afaanii fi dhageettii argachuudhaaf, maaloo Tajaajiloota Maamilaa karaa 1-855-650-3789 (TTY 711)qunnamaa.
Portuguese:	Se tiver dúvidas acerca da Ambetter from Home State Health, ou estiver a ajudar uma pessoa com dúvidas acerca desta, e não dominar o inglês, tem o direito de obter ajuda e informações no seu idioma sem qualquer custo e de forma atempada. Se tiver uma condição visual e/ou auditiva que dificulte a comunicação ou estiver a ajudar uma pessoa com uma condição deste tipo, tem o direito de receber equipamentos ou serviços de assistência sem qualquer custo e de forma atempada. Para receber traduções ou serviços de assistência, contacte serviços de membro através do número 1-855-650-3789 (TTY 711).
Amharic:	እርስዎ ወይም ሌላ የሚያግዙት ሰው፣ ስለ Ambetter from Home State Health ጥያቄ ካለዎት እና እንግሊዝኛ ብቁ ካልሆኑ፣ ያለምንም ወጪ እና በጊዜው በቋንቋዎ እርዳታ እና መረጃ የማግኘት መብት አልዎት። እርስዎ ወይም ሌላ የሚያግዙት ሰው፣ ግንኙነትን የሚያደናቅፍ የመስማት እና/ወይም የእይታ ችግር ካልዎት፣ አጋዥ እርዳታዎችን እና አገልግሎቶችን ያለ ምንም ወጪ እና በጊዜው የመቀበል መብት አልዎት። የትርጉም ወይም ረዳት አገልግሎቶችን ለማግኘት እባክዎ በ 1-855-650-3789 (TTY 711) የአባል አገልግሎቶች ን ያናግሩ።

AMB23-MO-C-00057