Welcome

This is your guide to your health insurance benefits, please read it carefully. This book includes important information about covered services, finding a provider, referrals, drug coverage, how to access care, resources, tips and much more.

Help understanding this document is free.
If you would like it in a different format (for example, in a larger font size or using a screen reader), please call us at (855) 305-5060 (toll-free) | TTY/TDD: (877) 652-1844 (toll-free).

Help in a language other than English is also free.
Please call (800) 892-0675 (toll-free) to connect with us using free translation services.
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Section 1: How do I Contact Sanford Health Plan?

Customer Service is available whenever you have a question or concerns about benefits or services. Business hours are Monday through Friday from 8 a.m. to 5 p.m., Central Time. If you need free help in a language other than English, call (800) 892-0675.

<table>
<thead>
<tr>
<th>Department</th>
<th>Questions about...</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service</td>
<td>Benefits, claims, how to find a provider, file a complaint or order another ID card</td>
<td>Toll-free: (855) 305-5060</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TTY/TDD: (877) 652-1844</td>
</tr>
<tr>
<td>Pharmacy and Prescription Drugs</td>
<td>Questions about what drugs are covered</td>
<td>Toll-free: (855) 263-3547</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TTY/TDD: (877) 652-1844</td>
</tr>
<tr>
<td>Medical Management</td>
<td>Prior-approval of health care services</td>
<td>Toll-free: (855) 276-7214</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TTY/TDD: (877) 652-1844</td>
</tr>
<tr>
<td>Care/Case Management</td>
<td>Questions about case management services</td>
<td>Toll-free: (800) 263-4907</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TTY/TDD: (877) 652-1844</td>
</tr>
<tr>
<td>Rides to Doctor Visits (Transportation)</td>
<td>You must call us at least 2 days before you need a ride</td>
<td>Toll-free: (800) 236-4907</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TTY/TDD: (877) 652-1844</td>
</tr>
<tr>
<td>Translation Services</td>
<td>Free help in a language other than English</td>
<td>Toll-free: (800) 892-0675</td>
</tr>
</tbody>
</table>

Website: sanfordhealthplan.com

Member Portal: sanfordhealthplan.com/memberlogin
Section 2: Special Communication Needs

Please call Customer Service if you need help understanding plan information. We can read forms to you over the phone and we offer free translation in any language through our translation services.

The North Dakota Department of Human Services Medical Service Division can also help with special communication needs. You may reach North Dakota Medical Services toll-free at (844) 854-4825 | ND Relay TTY: (800) 366-6888.

Services for the deaf and hearing impaired
If you are deaf or hearing impaired and need to speak to the Plan, call the TTY/TDD shown on page 5.

Services for visually impaired
Please contact Customer Service if you need a large print copy or cassette/CD of this Handbook or other written materials.
Section 3: Is There Help if I Speak Another Language?

For free help in a language other than English, please call us toll-free at (800) 892-0675. There is no charge for translation services. We also translate written plan information for free into a language other than English.

**English**

*This Notice has Important Information.* This notice has important information about your application or coverage through Sanford Health Plan. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call (855) 305-5060 (toll-free) | TTY/TDD: (877) 652-1844 (toll-free). For assistance in a language other than English, call (800) 892-0675 (toll-free).

**Spanish**

*Este Aviso contiene información importante.* Este aviso contiene información importante acerca de su solicitud o cobertura a través de Sanford Health Plan. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al (800) 892-0675.

**German**


**Chinese**

本通知有重要的訊息。本通知有關於您透過 Sanford Health Plan 提交的申請或保險的重要訊息。請留意本通知內的重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 (800) 892-0675。

**Cushite**

*Beeksisi kun odeeffannoo barbaachisaa qaba.* Beeksisti kun sagantaa yookan karaa Sanford Health Plan tiin tajaajila keessan ilaalchisee odeeffannoo barbaachisaa qaba. Guyyaawwan murteessaa ta’an beeksisa kana keessatti ilaalaa. Tarii kaffaltiidhaan deeggaramuuf yookan tajaajila fayyaa keessanifii guyyaa dhumaaw irratti wanti raawwattan jiraachu danda’a. Kaffaltii irraa bilisa haala ta’een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuu mirga ni qabaattu. Lakkoofsa bilbilaa (800) 892-0675 til bilbilaa.
This notice contains important information.

This notice contains important information about your application or insurance coverage through Sanford Health Plan. Look at the important dates in this notice. You may need to take measures during specific time periods to maintain your health insurance or to help pay for costs. You have the right to receive this information and assistance in your language for free. Call (800) 892-0675.
Cet avis a d'importantes informations. Cet avis a d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Sanford Health Plan. Rechercher les dates clés dans le présent avis. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez (800) 892-0675.
## Section 4: What are My Benefits?

### What your plan covers and your costs

A basic list of your benefits is below, but this is not a complete list. To view all information about your benefits, please read your Certificate of Insurance or contact us. When you get health care services, you must pay the copayment (“copay”) amount listed below to the provider.

<table>
<thead>
<tr>
<th>Your benefits</th>
<th>Your cost if you use an in-network provider</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>If you are ages 21 and older</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
</tr>
<tr>
<td>This is the most you would pay out of your pocket each calendar year. When</td>
<td></td>
</tr>
<tr>
<td>you reach this limit, you no longer have to pay copays to get care for the</td>
<td></td>
</tr>
<tr>
<td>rest of the year. You will get a letter telling you when you have reached this</td>
<td></td>
</tr>
<tr>
<td>limit.</td>
<td>5% of your household’s countable earnings</td>
</tr>
<tr>
<td><strong>Medical Office Visit</strong></td>
<td></td>
</tr>
<tr>
<td>Visits to physicians, nurse practitioners and physician assistants</td>
<td>$2 per office visit</td>
</tr>
<tr>
<td><strong>Rural Health Clinic (RHC) Office Visit</strong></td>
<td>$3 per office visit</td>
</tr>
<tr>
<td><strong>Federally Qualified Health Center (FQHC) Office Visit</strong></td>
<td>$3 per office visit</td>
</tr>
<tr>
<td><strong>Indian Health Care Provider (IHCP) Office Visit</strong></td>
<td></td>
</tr>
<tr>
<td>Includes visits to Indian Health Services (IHS), Urban Indian Health, and</td>
<td>$0 per office visit if you are a Native American who gets, or is</td>
</tr>
<tr>
<td>referrals through Contract Health Services (CHS)</td>
<td>eligible to get, services from Indian Health Services (IHS) or</td>
</tr>
<tr>
<td></td>
<td>through referral by Contract Health Services (CHS)</td>
</tr>
<tr>
<td><strong>Preventive Care Office Visit</strong></td>
<td></td>
</tr>
<tr>
<td>Includes health screenings, prenatal and postnatal care and immunizations</td>
<td>$0 per office visit</td>
</tr>
<tr>
<td>Your benefits</td>
<td>Your cost if you use an in-network provider</td>
</tr>
<tr>
<td>---------------------------------------------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td><strong>Diagnostic Medical Tests</strong></td>
<td></td>
</tr>
<tr>
<td>Includes x-rays, blood work, MRIs</td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient Hospital Stay</strong></td>
<td></td>
</tr>
<tr>
<td>You must call to get prior-approval</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td></td>
</tr>
<tr>
<td>You must call to get prior-approval</td>
<td></td>
</tr>
<tr>
<td><strong>Home Health Care</strong></td>
<td></td>
</tr>
<tr>
<td>Includes services given in your home for an illness or injury. You must call to get prior-approval. Limited to 40 visits per calendar year.</td>
<td></td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility Services</strong></td>
<td></td>
</tr>
<tr>
<td>Includes skilled nursing or therapy to manage, observe and monitor your care. You must call to get prior-approval. Limited to 30 days per calendar year.</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Mental Health and Substance Use Disorder Services</strong></td>
<td></td>
</tr>
<tr>
<td>Includes office visits to physicians, nurse practitioners, physician assistants, clinical psychologists, licensed clinical social workers, licensed chemical dependency counselors, intensive outpatient/partial hospitalization programs (day treatment).</td>
<td>$2 per course of treatment for all other services, including partial hospitalization/intensive outpatient programs</td>
</tr>
<tr>
<td>Your benefits</td>
<td>Your cost if you use an in-network provider</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td><strong>Inpatient Mental Health and Substance Use Disorder Services</strong></td>
<td>If you are ages 21 and older</td>
</tr>
<tr>
<td>You must call to get prior-approval. Includes overnight hospital stays,</td>
<td>$75 per stay</td>
</tr>
<tr>
<td>residential care, substance use disorder inpatient (overnight) treatment</td>
<td>Benefit limited only to certain facilities.</td>
</tr>
<tr>
<td>programs, and inpatient medical detoxification.</td>
<td>Room and board charges excluded for</td>
</tr>
<tr>
<td></td>
<td>residential care.</td>
</tr>
<tr>
<td></td>
<td>$0 per stay</td>
</tr>
<tr>
<td><strong>Durable Medical Equipment (DME) and Prosthetic Devices</strong></td>
<td>$0</td>
</tr>
<tr>
<td>Includes oxygen, hospital beds, walkers, wheelchairs insulin pumps</td>
<td></td>
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<tr>
<td>and more. You must call to get prior-approval.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Hospice (End of Life) Care</strong></td>
<td>$0</td>
</tr>
<tr>
<td>You must call to get prior-approval.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rehabilitation Services</strong></td>
<td></td>
</tr>
<tr>
<td>Includes services to help you recover after a disease, injury or treatment.</td>
<td></td>
</tr>
<tr>
<td>Limit of 30 visits per therapy per calendar year for Members ages 21 and</td>
<td></td>
</tr>
<tr>
<td>older.</td>
<td></td>
</tr>
<tr>
<td>Physical therapy office visit</td>
<td>$2 per visit</td>
</tr>
<tr>
<td>Occupational therapy office visit</td>
<td>$2 per visit</td>
</tr>
<tr>
<td>Speech therapy office visit</td>
<td>$1 per visit</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Habilitation Services</strong></td>
<td></td>
</tr>
<tr>
<td>Includes services to help you keep, learn, or improve skills and functioning</td>
<td></td>
</tr>
<tr>
<td>for daily living. Limit of 30 visits per therapy per calendar year for</td>
<td></td>
</tr>
<tr>
<td>Members ages 21 and older.</td>
<td></td>
</tr>
<tr>
<td>Physical therapy office visit</td>
<td>$2 per visit</td>
</tr>
<tr>
<td>Occupational therapy office visit</td>
<td>$2 per visit</td>
</tr>
<tr>
<td>Speech therapy office visit</td>
<td>$1 per visit</td>
</tr>
<tr>
<td>Your benefits</td>
<td>Your cost if you use an in-network provider</td>
</tr>
<tr>
<td>---------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>If you are ages 21 and older</td>
</tr>
<tr>
<td><strong>Chiropractic Care</strong>&lt;br&gt;Covered for spinal adjustments.&lt;br&gt;Limit of 20 visits per calendar year.</td>
<td>$1 per visit</td>
</tr>
<tr>
<td><strong>Dental Care Office Visits</strong>&lt;br&gt;Includes services provided in a hospital or dental office.&lt;br&gt;Routine dental care covered for Members ages 19 and 20 only.</td>
<td>$2 per office visit&lt;br&gt;Damage to your natural teeth covered when cancer, injury, or accident is not caused by biting or chewing</td>
</tr>
<tr>
<td><strong>Eye Exam Office Visit</strong>&lt;br&gt;Includes optometrists and ophthalmologists. See your Certificate of Coverage for list of covered services.</td>
<td>$2 per office visit&lt;br&gt;Covered only when medical vision exam needed for eye disease or injury of the eye. Adult routine eye exams are not covered.</td>
</tr>
<tr>
<td><strong>Foot Exam Office Visit</strong>&lt;br&gt;Includes podiatrists (foot and ankle specialist)</td>
<td>$3 per office visit</td>
</tr>
<tr>
<td><strong>Emergency Room Visit</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Emergency Transportation</strong>&lt;br&gt;Includes ground and air ambulance services.</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Non-Emergency Transportation</strong>&lt;br&gt;Only covered for medical reasons. You must get approval by the Plan for a ride and call ahead to schedule your ride. See How to Get a Ride below.</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong>&lt;br&gt;Listed in the Drug Formulary:&lt;br&gt;Generic Drugs&lt;br&gt;Brand-Name Drugs&lt;br&gt;Birth Control Drugs or Devices</td>
<td>$0 copay per prescription&lt;br&gt;$3 copay per prescription&lt;br&gt;$0 copay per prescription</td>
</tr>
</tbody>
</table>
How can I get a ride?
Non-emergency medical transportation service
Sanford Health Plan’s ride service can take you for non-emergency care listed under “Your Benefits” in the chart above. The service can also take you to pick up your prescriptions or durable medical equipment on the day of your appointment.

You must call the Sanford Health Plan Transportation Coordinator to get prior-approval and set up a ride. Please remember to call two (2) business days before your appointment if you need a ride. If you need a ride to the pharmacy to pick up your prescription drugs, do not wait until you are out of your medicine before you call for a ride.

If you need to cancel a ride, call at least four (4) hours before your appointment time. Rides for nonmedical services are not covered. For emergency transportation, always call 911.

For rides to medical appointments:
(800) 236-4907 TTY/TDD: (877) 652-1844 (toll-free)
For help in a language other than English: (800) 892-0675

Do I always have a copay?
You will not have any copayments if you are:

- Ages 19 and 20
  - See the Early Periodic Screening, Diagnosis and Treatment Benefits for Members ages 19 and 20 section of this handbook for other benefits
- Pregnant
- Live in an institution such as:
  - Nursing facility, long term care
  - Swing bed, long term care
  - Intermediate Care Facility for the Intellectually Disabled (ICF/ID)
  - State Hospital or other Institution for Mental Diseases (IMD)
  - Anne Carlsen Center for Children

- An American Indian enrolled in a federally recognized tribe or have gotten care at or is eligible to get care from Indian Health Services (IHS), a tribal health program, or urban Indian health program, or through referral from one of these programs
  - To get this benefit, one of the above would have to apply based on the application you submitted with the North Dakota Humans Services Eligibility System. If you are not receiving this benefit and believe you are eligible for it, contact your local county social service office or the North Dakota Department of Human Services toll-free at (844) 854-4825 | ND Relay TTY: (800) 366-6888 to make sure it is appropriately indicated with the system.
Section 5: Are There Times When Sanford Health Plan Will Not Pay for Care?

There are some situations where you may be fully responsible for paying for your health care services. This may happen when:

1. Your provider has told you a service is not covered by insurance, but you still choose to get care;
2. You told your provider before you got care that you would pay, even if the care wasn’t covered by Sanford Health Plan;
3. You knew services weren’t covered or you chose not to get prior-approval and you told the provider you would pay if insurance denied your claim; or
4. You choose to obtain or continue to receive denied services throughout an appeal process with either the Plan or through a State Fair Hearing and it is determined that the services would remain denied; or
5. You were not eligible for North Dakota Medicaid Expansion coverage during the time when you received the health care service.

NOTE: Sanford Health Plan may be notified by the state of North Dakota that a Member has previously lost eligibility. When this occurs, Sanford Health Plan will take back any payments made to providers for dates when you did not have coverage with Medicaid Expansion. If you have questions on your eligibility, please contact your local county office.

What is not paid for by this insurance plan?

Some services and drugs are not covered. For a complete list, please see your Certificate of Coverage. If you need another copy of your Certificate of Coverage, please contact us or log in to your member portal.

Sanford Health Plan does not pay for:

- Care from a provider who is not in the Sanford Health Plan network, unless it’s emergency care or prior-approved by Sanford Health Plan
- Any care before you are eligible for the plan or after your coverage with this plan ends, as determined by the North Dakota Department of Human Services Medical Service Division
- Marriage or bereavement counseling; pastoral, financial or legal counseling; or custodial care counseling

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
Sanford Health Plan does not pay for (continued):

- Inpatient health care services received at an Institution for Mental Disease (IMD) for Members ages 21 and older
- Care that is not medically needed
- Vaccines you need to travel outside the United States
- Reversal of sterilizations (for example, undoing vasectomies or tubal ligation)
- Acupuncture
- Care that is also covered by any other government or social agency, unless the Plan is required to coordinate or provide primary coverage
- Work-related illness or injury
- Charges that result from missing an appointment
- Personal hygiene or convenience items
- Fitness equipment, health club membership
- Treatment for food allergies (e.g., food drops, etc.) or other non-standard allergy services
- Care given that should have had prior-approval from Sanford Health Plan
- Elective abortions
- Infertility treatment
- Experimental or investigational procedures or equipment not part of an Approved Clinical Trial
- Elective cosmetic services
- Health care received outside of the United States
- Cosmetic drugs or drugs used for cosmetic purposes
- Drugs used for experimental or investigational purposes
- Prescriptions filled when you are not enrolled or eligible for benefits under this plan, as determined by the state of ND,
- Prescriptions filled at a pharmacy not in the Sanford Health Plan network
- New drugs not yet added to the covered drug list (formulary)
- Replacement prescriptions resulting from loss, theft or mishandling
- Drugs acquired without cost to the provider or included in the cost of other services or supplies
- Erectile dysfunction medications

Section 6: What if I Have Other Health Insurance Coverage?

In some cases, you may have other health insurance coverage. If so, please contact Sanford Health Plan as we will work with the other company to share the cost of your care.
Section 7: How Do I Get Care?

What is a primary care provider (PCP)?
A primary care provider can be a:

• Family or general practice provider
• Nurse practitioner (CNP)
• Physician’s assistant (PA)
• Internist (Adult doctor)
• Pediatrician (Child doctor)
• Obstetrician/gynecologist (OB/GYN)
• A health site such as a federally qualified health center (FQHC), Indian Health Service (HIS) facility, or a rural health clinic (RHC)

How do I choose a primary care provider if I don’t have one?
Review the provider directory and choose any of the primary care providers in the network. If the provider you have now is in the network, they can continue to be your primary provider. If your current provider is not in the Sanford Health Plan network, you will need to choose a provider in the network. You may want to choose a provider who is close to your home. See the section below for instructions to verify your provider is in the network.

How do I check if my provider is in the network?
Sanford Health Plan contracts with over 15,000 providers and health care facilities across the Midwest, which make up our provider network.

You must use In-Network providers when you need health care.

Sanford Health Plan’s Provider Directory is a list of all providers, pharmacies, and health care facilities in the network. For a copy of the Provider Directory, call Customer Service or view it online at sanfordhealthplan.com.

You can choose to see any of the health care providers listed because they are in the network. If you are going to get health care services outside of the network, you or your provider must get prior-approval from Sanford Health Plan. If you do not get prior-approval, you may have to pay for the services you receive and the Plan may not pay anything.

When you get services from a provider not in the network, you are receiving services “out-of-network.” There is no coverage for out-of-network care unless you, or your provider, get prior-approval from the Plan or the care is urgent or emergent.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
What if my provider leaves the network?
If your provider leaves the network, Sanford Health Plan will contact you by mail and help you find a new provider. Sometimes, you may be able to continue care with a provider who has left the network for a period of time. For example, you are pregnant or have a terminal illness, you may be able to continue treatment. This is called continuity of care.

Contact us if you would like Sanford Health Plan to consider continuity of care for you. Your request will be reviewed. The decision will be based on your condition.

What if I need to see a specialist?
If you need medical care that your primary care provider is not able to provide, he or she may ask you to see a specialist. A specialist is a provider with training in a specific area of medicine, such as a dermatologist – a provider who checks the skin.

When your primary care provider asks you to see a specialist, this is called a referral. You, or your primary care provider, do not need prior approval from the plan for you to see an in-network specialist. Sanford Health Plan will pay for the specialty care if medically necessary. When you are referred to an out-of-network specialist, you or your primary care provider must call for prior-approval from the plan. If you do not get prior-approval, you will have to pay the bill and the health plan may not pay anything, unless your care was urgent or emergent.

Do I always need a referral?
No. If you are a woman, native American/Alaska Native, or in need of family planning services, see below.

Women: You can see an obstetrician or gynecologist in network without a referral. You may also get other women’s health specialist services from any network provider without a referral.

Pregnant women: Women may get routine obstetrics and gynecology care from their primary care provider. You may also get this care from an obstetrician or gynecologist who is in network. You don’t need a referral for maternity care, including office visits and Pap tests. Women who are already pregnant may be able to see an out-of-network provider; but you must call to get prior-approval. It is important for you to contact your local county social service office when you become pregnant; they will help you decide if you should switch to the traditional Medicaid program. Please note that this plan does not cover babies.

If you are pregnant or think you are pregnant, it is very important to see a provider a soon as possible. Call Sanford Health Plan to enroll in the Healthy Pregnancy Program, where you will get free information about extra services just for you while you are pregnant.

Family planning services: Sanford Health Plan offers family planning services through your primary care provider, an obstetrician or gynecologist. Call Customer Service if you need help finding a clinic. You may visit any family planning clinic in our network without a referral.
Native American/Alaska Native primary care provider choice: Care you receive from Indian Health Service (IHS), Indian Tribes, Tribal Organizations, Urban Indian Organizations, or through a referral under contract health services (CHS), is covered by Sanford Health Plan as in-network. If you already have a primary care provider at one of these places, you can keep that provider and the services he or she gives you will be in-network. If you are eligible to get care at these facilities, the same rights apply and you can pick a PCP who works at that facility. Sanford Health Plan pays an Indian health care provider through referral under CHS the same as any other provider in the network. Call Customer Service if you need help finding an Indian health care provider. You may visit any Indian health care provider without a referral.

How can I get treatment for a mental health and/or substance use disorder?
If you are having trouble getting an office visit with a mental health provider, you can call one of these crisis lines:

<table>
<thead>
<tr>
<th>Region I, Williston:</th>
<th>Region V, Fargo:</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-hour Crisis Line: (701) 572-9111</td>
<td>24-hour Crisis Line: (701) 298-4500</td>
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<tr>
<td>Toll-Free Crisis Line: (800) 231-7724</td>
<td>Toll-Free: (888) 342-4900</td>
</tr>
<tr>
<td>TTY: (701) 774-4692</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Region II, Minot:</th>
<th>Region VI, Jamestown:</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-hour Crisis Line: (701) 857-8500</td>
<td>24-hour Crisis Line: (701) 253-6304</td>
</tr>
<tr>
<td>Toll-Free Crisis Line: (888) 470-6968</td>
<td></td>
</tr>
<tr>
<td>TTY: (701) 857-8666</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region III, Devils Lake:</th>
<th>Region VII, Bismarck:</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-hour Crisis Line: (701) 662-5050</td>
<td>24-hour Crisis Line: (701) 328-8899</td>
</tr>
<tr>
<td>[collect calls accepted]</td>
<td>Toll-Free: (888) 328-2112</td>
</tr>
<tr>
<td>Toll-Free: (888) 607-8610</td>
<td></td>
</tr>
<tr>
<td>TTY: (701) 665-2211</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region VI, Grand Forks:</th>
<th>Region VIII, Dickinson:</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-hour Crisis Line: (701) 775-0525</td>
<td>24-hour Crisis Line: (701) 227-7500</td>
</tr>
<tr>
<td>Toll-Free: (800) 845-3731</td>
<td>(during business hours)</td>
</tr>
<tr>
<td></td>
<td>(701) 290-5719 (after business hours)</td>
</tr>
</tbody>
</table>

It is important to keep in touch with your mental health and/or substance use disorder treatment practitioner, as well as your primary care provider about any worries you have. They can help get you well and stay well.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
Contact us if you have questions about mental health and/or substance use disorder treatment benefits.

Can I go to other health systems (Mayo Clinic)?
If your provider refers you to Mayo, you or your provider must call for prior-approval.

What if I see an out-of-network provider?
Sanford Health Plan would pay only if the services are normally covered but a network provider is not able to provide them.

What if I travel outside the Sanford Health Plan service area?

Emergency and urgent care
If you have a medical emergency when you are outside the Sanford Health Plan service area, including out of the state, call 911 or seek help at the nearest medical facility. Please contact your primary care provider within 10 days to let them know about your emergency so they can help arrange your follow-up care.

Non-urgent or non-emergency care
When you are outside of the service area, Sanford Health Plan does not pay for routine care. Only urgent and emergency care is paid for when you are outside of the service area.
This Plan does not cover any services received outside the United States.

How can I get more information about my provider?
You can ask for information about your provider at any time. Call Customer Service and they can answer these questions about your provider:

- Are they on the Sanford Health Plan provider network list?
- What are the professional credentials of Sanford Health Plan’s network providers?
- Can I get a list of providers who speak languages other than English?
- What are the prior-approval requirements, limits, restrictions, or exclusions?
- How does Sanford Health Plan pay its providers?

NOTE: Sanford Health Plan does not pay providers in a way that would prevent you from getting the care you need.
Section 8: When do I Need to get Prior Approval for Care?

Prior-approval is the process of getting an approval from Sanford Health Plan for certain prescriptions, treatments or care.

Health care providers that are part of the Sanford Health Plan network will send Sanford Health Plan the information needed to approve the care. However, you are in the end responsible for making sure the services listed below get prior-approval.

Examples of services that must get prior-approval

- Any overnight stay that is not an emergency in a hospital or other facility, such as a stay in a skilled nursing or a residential treatment facility
- Care from a hospital, clinic, provider or specialist that is not in the Sanford Health Plan network
- Hospice, end-of-life care
- Health care workers in your home
- Outpatient surgeries
- Durable medical equipment, orthotics and prosthetics
- Organ or tissue transplant services
- Genetic tests
- Specialty drugs, such as injectable drugs, infusible drugs and high cost medications (for example chemotherapy drugs)
- Insulin pumps and infusion devices
- Surgery for morbid obesity (weight loss surgery)
- Cochlear implants
- Prescription drugs filled outside the states of North Dakota, Minnesota, South Dakota and Montana

Call Sanford Health Plan to ask for prior approval. For a complete list of services that must have prior-approval, contact us.

If you have questions or need further assistance, contact Customer Service at [855] 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call [877] 652-1844 (toll-free).
How much time does it take to get prior approval?
Sanford Health Plan will review your request and notify you of a decision within 14 calendar days of your request. The process may make take more time if more information is needed from your provider. Sanford Health Plan will send you a letter if this happens.

If you need approval right away, you can request a faster (expedited) process. You or your provider can ask for an expedited prior-approval if:

- Waiting the usual number of days for a prior-approval will hurt your health or threaten your life; or
- You are in pain and your provider says that you need the care to stop the pain.

Sanford Health Plan will make a decision on the expedited request as soon as needed for your health and within 72 hours. You or your provider can contact Sanford Health Plan to request an expedited review.
Section 9: What do I do if I am Unhappy With a Decision or Service?

Complaint process
What is a complaint?
A complaint is a written or oral complaint that might include:

- The quality of care you got from your provider;
- How long it took to get a provider appointment;
- How long you had to wait to see the provider;
- A situation where you feel your member rights were not followed; or
- Complaints about your benefits or Sanford Health Plan.

If your concern or complaint cannot be corrected by your provider or Sanford Health Plan, you may follow the complaint and appeals process below.

How to file a complaint
Sanford Health Plan and your provider want you to be satisfied with the services you get. If you have a problem with how you were treated, you can contact Customer Service to complain. Appeals generally relate to coverage for medical services. Complaints are usually about other aspects of your care or service.

If you are not happy or have a complaint about Sanford Health Plan or your provider, you can call Customer Service or write:

Sanford Health Plan
Attn: Customer Service
PO Box 91110
Sioux Falls, SD 57109-1110

Sanford Health Plan will keep your complaint private. You will be notified in writing when your complaint is received and the Plan will acknowledge any time you contact us about your complaint or appeal.

Sanford Health Plan will respond in writing to your complaint within 90 calendar days of getting your complaint, or as soon as needed based on your health condition.

You can also file a complaint by calling Sanford Health Plan or by logging into your mySanfordHealthPlan account online at sanfordhealthplan.com/memberlogin.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
If you have questions about the Sanford Health Plan Nondiscrimination Policy, please contact Customer Service to speak to the nondiscrimination coordinator. If you need help understanding this process and speak a language other than English, call for free oral interpretation.

**Internal appeal process**

**How to file an appeal**

You can file an appeal when you disagree with a decision Sanford Health Plan has made. For example, you have the right to file an appeal if:

- Sanford Health Plan will not approve or limit the health care that you or your provider have requested;
- Sanford Health Plan reduces, suspends or terminates health care you have been receiving;
- Sanford Health Plan denies, in whole or in part, payment for a prior-approved or covered service; or
- You would like Sanford Health Plan to take action regarding a problem you are having with the plan.

There is a time limit on filing an appeal. You must file an appeal within 60 calendar days of the problem or denial. You can have someone else, such as a family member or a lawyer, appeal for you. You must put in writing that you want another person to appeal for you. When you call us to appeal, we will use the date you call us as the date you started your appeal. You can appeal by calling us or writing; you do not have to send us a letter to file an appeal.

If you want to keep getting benefits during your appeal, you must contact us to appeal within 10 days of being denied a benefit or service. To start an appeal, call us or write a letter about the problem. Send your appeal to:

Sanford Health Plan  
Attn: Customer Service  
PO Box 91110  
Sioux Falls, SD 57109-1110  
Fax: (605) 328-6812

You can also call Customer Service and Sanford Health Plan will mail you an appeal form and a postage-paid return envelope. Using the appeal filing form is optional. If you need help writing a letter, please call Customer Service. Sanford Health Plan will send you a letter when your appeal is received.

A provider with a similar or the same specialty as your treating provider will review your appeal. This provider will not be the same person who made the original decision to deny, reduce or stop the medical service. If the final decision is not in your favor, you may have to pay for the services you received while your appeal was being reviewed.
There is a time limit for Sanford Health Plan to make a decision on your appeal. Sanford Health Plan will review your appeal and notify you of a decision within 30 calendar days of your request, or as soon as needed based on your health condition. Sanford Health Plan may take up to 14 calendar days more to make a decision if more information is needed from your provider. Sanford Health Plan will send you a letter if this happens.

**External appeal process**

**How to ask for a State Fair Hearing**

You have a right to request a fair hearing with the Department of Human Services. You can do this after Sanford Health Plan has made a decision on your appeal.

You must send your request in writing within 30 calendar days of Sanford Health Plan’s decision. You may keep getting benefits during your appeal if you request a fair hearing within 10 calendar days. If the final decision is not in your favor, you may have to pay for the services you received while your appeal was being reviewed.

To request a State Fair Hearing, send your request to Department of Human Services:

**Appeals Supervisor, Legal Advisory Unit**  
**ND Department of Human Services**  
**600 E Boulevard Avenue, Dept. 325**  
**Bismarck, ND 58505-0250**  
**Phone: (701) 328-2311**  
**Toll-free: (800) 472-2622**  
**ND Relay TTY: (800) 366-6888**  
**Email: dhslau@nd.gov**

If you need help filing your request, you can call Sanford Health Plan’s Customer Service. When the Department of Human Services gets your request, they will send you an information packet. This will include the date and location of the hearing.

There is a time limit for the Department of Human Services to make a decision on your appeal. The State will review your request and notify you of a decision within 90 calendar days of your request. If your request was urgent and you had an expedited appeal, the State will review your request and notify you of a decision within 3 business days of your request.

If you have questions or need further assistance, contact Customer Service at **(855) 305-5060**. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call **(877) 652-1844 (toll-free)**.
Section 10: Nondiscrimination Policy

Discrimination means treating someone differently because of a particular characteristic such as race, color, sex, age, disability or religion.

Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate against any potential or current Member on the basis of race; ethnicity; color; national origin; disability; sex; gender; sexual orientation; gender identity; religion; religious beliefs; medical condition, including current or past history of a mental health and substance use disorder; sources of payment for care; or age, in admission, treatment, or participation in its programs, services and activities.
Section 11: What Does my ID Card Look Like?

Show your ID card each time you visit a provider or need a prescription filled. Your card has important information, please review the sample card below so you know how to use your card.

If you need to replace a lost card, please call Customer Service and a new one will be sent to you.

You have a unique ID number.

Your group ID number.

The amount you pay each time you go to the doctor.

This logo shows you have drug coverage.

Call this number for benefit and claim questions or to find a doctor.

Your pharmacist can call this number with questions about covered drugs.

Call this number to get prior-authorization of services or if you have questions on your drug coverage.

This set of logos means you have national coverage while traveling out of the service area.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
Section 12: How do I Read my Explanation of Benefits (EOB)?

Each time you get health care, Sanford Health Plan sends you an Explanation of Benefits (also called an EOB). When you get an EOB from Sanford Health Plan, remember that it is not a bill. It shows how much was paid for your health care and how much you may owe to the provider (if you haven’t already paid your copay).

### How to read your EOB (EOB=Explanation of Benefits)

**Explanation of Benefits – This is NOT a Bill**

<table>
<thead>
<tr>
<th>Member #: 1112233301</th>
<th>Claim #: 123456</th>
<th>Member Name: Jane Doe</th>
<th>Provider: 1234567892, Provider John</th>
<th>Vendor: Sanford Clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Service Date</strong></td>
<td><strong>Description</strong></td>
<td><strong>Amount Billed</strong></td>
<td><strong>Discount Amount</strong></td>
<td><strong>Non-Covered Amount</strong></td>
</tr>
<tr>
<td>01/24/2017</td>
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<td>117.00</td>
<td>70.49</td>
<td>0.00</td>
</tr>
<tr>
<td>01/24/2017</td>
<td>73</td>
<td>117.00</td>
<td>70.49</td>
<td>0.00</td>
</tr>
<tr>
<td>01/24/2017</td>
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<td>70.31</td>
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<tr>
<td><strong>Totals</strong></td>
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<td><strong>460.00</strong></td>
<td><strong>211.29</strong></td>
<td><strong>0.00</strong></td>
</tr>
</tbody>
</table>

The total member responsibility for this claim is: $2.00

*Description/Messages

73  DIAGNOSIS MEDICAL
98  PROFESSIONAL (PHYSICIAN) VISIT - OFFICE

*** For additional information about benefits, please refer to your Certificate of Insurance For questions about the determination of your benefits, or to appeal a determination, please contact Member Services at (855) 305-5060. If your claim was denied, in whole or in part, you have the right to appeal either orally or in writing. To appeal in writing, send a letter to: Sanford Health Plan PO Box 91110, Sioux Falls, SD 57109-1110. Appeals must be submitted within 90 days of the date on this EOB. Complaints (Grievances) may be filed any time.

A. Your benefit information at your fingertips, anytime, anywhere!
mySanfordHealthPlan, your personalized tool, found at sanfordhealth-plan.com, allows you to:
- View your claims and deductible status
- Find a provider or pharmacy
- View your ID card

Now available: mySanfordHealthPlan mobile app. Search the app store on your mobile device today and download the app. It’s just that simple!

This space is for important new messages – take the time to read!

Date you got health care

The types of health care services you received

The amount charged for the care

How much charges were reduced because you used a network provider

Charges not covered by Sanford Health Plan

Explain why a claim was paid or denied

The amount Sanford Health Plan has agreed to pay the provider for your care

The amount you owe to the provider

Does not apply to your plan

Does not apply to your plan

The amount Sanford Health Plan has paid to the provider for your care
Section 13: How do I get Care After Hours?

Business hours are Monday through Friday, 8 a.m. through 5 p.m., Central Time. Your network primary care provider has agreed to be available 24 hours a day, 7 days a week for emergency and urgent care. Be sure to call during normal business hours (usually Monday through Friday, 8 a.m. to 5 p.m.) for routine care, and only call after hours for care you need right away. Your provider may see you, or send you to an acute care center, the emergency room, or to another provider.

What if I need care right away?

After-hours or acute care centers provide services for illnesses that need to be treated within 48 hours, such as the flu, fevers or a sore throat when you cannot see your primary care provider. You might also go to acute care for ear infections or low back pain.

You don’t need a referral or prior-approval to go to an acute care center. In-network acute care centers near you are listed in the Provider Directory. If you go to an after-hours or acute care center, we encourage you to contact your primary care provider within 24 hours to arrange follow-up care. If you aren’t sure if you need care right away, call your provider get their recommendation.

If there is not an after-hours or acute care center close to where you are, go to the nearest emergency room if your regular doctor’s office is closed and you can’t wait for an appointment.

What do I do in an emergency?

An emergency is a health problem that starts suddenly and needs care right away. In an emergency, if you don’t get medical attention right away, your health, or the health of your unborn baby (if you are pregnant) may be in danger, your body functions may be damaged or an organ or other part of your body may not work properly again. Emergency conditions may include severe pain, chest pain, problems breathing, bleeding that will not stop, broken bones or sudden loss of strength.

If calling your primary care provider first would delay getting the help you need in an emergency, go to the nearest emergency room or call 911. You don’t need a referral or prior-approval to get emergency care.

If you get emergency care, contact your primary care provider as soon as reasonably possible, and no later than ten (10) calendar days after you are physically or mentally able to do so to arrange follow-up care. Sanford Health Plan also offers extra help when you are seriously ill or injured. See Section 15 for details.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).

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What if I am hospitalized?
Sanford Health Plan needs to know of all planned or unplanned inpatient and outpatient non-emergency services. All planned care must be provided at an in-network hospital and prior approval is necessary for the service to be covered.

In an emergency, Sanford Health plan covers ambulance transportation to hospitals and between a hospital and a skilled nursing facility. If you get emergency care at an out-of-network hospital or facility, Sanford Health Plan may transfer you to an in-network hospital when it is safe to do so.

Section 14: What Drugs are Covered on the Plan?

Your drug benefit covers most of the generic medicines approved by the U.S. Food and Drug Administration (FDA). A full list of covered and non-covered drugs (called a formulary), can be found online or by calling Customer Service.

The plan also covers some over-the-counter medicine such as pain relievers, laxatives, iron tablets and family planning drugs or supplies. For Sanford Health Plan to cover these over the counter drugs, you will need a prescription from your provider.

How do I fill a prescription drug?
Like providers, Sanford Health Plan also has a network of pharmacies, so you will need to check the pharmacy directory before filling your prescriptions. If you are not sure what pharmacies may be included in the network, a pharmacy directory is online or one can be mailed to you by calling Customer Service.

If you need to fill a prescription at a pharmacy outside of the states of North Dakota, South Dakota, Montana, or Minnesota, you must get approval from the Plan before the pharmacy will fill your prescription. If you do not get approval, then you will have to pay the costs for the drug when you get the prescription. Sanford Health Plan cannot pay you back for costs you pay, so it is important that you get approval before you go pharmacies outside North Dakota, South Dakota, Montana or Minnesota.

NOTE: Prior Authorization is required for any prescription filled outside of North Dakota or its contiguous states (SD, MN, MT), unless it is an emergency. This is required by North Dakota Century Code [N.D.C.C. § 50-24.1-37.3(d)]. Contact the Plan for details.

What if a drug is not covered?
Some drugs are not on the approved medication list (formulary). They may require prior-approval or they may not be covered by Sanford Health Plan. If the drug is used for purposes other than their original intent, (called “off-label use”) they may not be on the list.
Do any drugs require prior-approval?
Some drugs must be approved by Sanford Health Plan before they can be filled. The number of pills or amount of medicine you can get each time you fill a prescription may also be limited. Depending on the drug, you may also have to meet certain conditions, try other medicines that are on the preferred drug list first, or be a certain age.

Sanford Health Plan reviews all medication requests. Sanford Health Plan complies with state laws requiring coverage for the use of certain drugs “off-label.” Sanford Health Plan follows a consistent process while reviewing requests to cover off-label use of drugs approved by the FDA.

What if I need a specialty drug?
If you take specialty drugs for complex or rare health conditions, such as arthritis, multiple sclerosis, hepatitis C or others, you must call Sanford Health Plan’s Specialty Drug Program (Accredo) at (866) 333-9721. The Accredo program will arrange for these drugs to be mailed to you or your provider’s office within 24 to 48 hours after you call.

What’s the difference between name brand drugs and generic drugs?
There’s little difference between a brand name medicine and its generic version. Generic versions have the same active ingredients as the brand name. They may have a different color and shape, but these are the only differences. Generics also are much less expensive than name brand versions of the same drug.

Your pharmacy will usually fill your prescription with the generic version automatically. If your provider feels the brand name version is needed and can’t be substituted with the generic version, he or she must ask Sanford Health Plan for prior-approval for the brand name drug.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
Section 15: How Does Sanford Health Plan Help Take Care of me?

Routine care with your provider for yearly physical exams and immunizations is important to help keep you healthy instead of just seeing your provider when you are sick. Sanford Health Plan will mail you information to help you stay fit and live a healthy life - physically and mentally.

Sanford Health Plan has developed Preventive Health Guidelines to make sure you get the tests and care you need to stay healthy. If you would like a copy of the Plan’s Preventive Health Guidelines or a vaccine schedule, please contact Customer Service or go online to sanfordhealthplan.com/memberlogin.

Can I get extra help when I am sick?
Sanford Health Plan’s Medical Management staff wants to make sure you get the best care possible by helping you make provider appointments or give prior-approval for hospital stays. Everything you discuss with the Medical Management staff is confidential.

When you are seriously ill or injured, Sanford Health Plan provides the extra help and support you need through care management. You and your family will get the help you need to make good health care choices. Call Customer Service between 8 a.m. to 5 p.m., Monday through Friday [excluding holidays], Central Time to learn more about this free program. If you call after business hours, please leave a message and Sanford Health Plan will return your call within one business day.

You’ll be helped by case management nurses. Case managers are registered nurses who understand all parts of the health care system. Many have training in specific diseases and certification in case management. Your nurse works with you and your provider to coordinate your health care. Your nurse is a great resource when you have questions about your care.

What if I have a chronic health condition?
If you have a chronic medical condition such as diabetes or heart disease, you will be enrolled you in a disease management program. You will be sent information to help you understand your condition and manage your health. Please let Sanford Health Plan know if you need help understanding what is being sent to you.

If you have certain health conditions and meet medically frail eligibility criteria, you may be eligible for traditional Medicaid. For more information on this eligibility, please contact your local county social service office.

What if I want to talk to a nurse?
My Sanford Nurse is a 24-hour phone line that can answer your health questions. Call (888) 315-0886 to visit with a nurse or submit a question online through your secure mySanfordHealthPlan account at sanfordhealthplan.com/memberlogin.
I’d like to quit smoking. Can you help?
If you smoke or chew tobacco, our free tobacco program can help. The program can help you whether you are thinking about quitting, are ready to quit or just want more information and provides you with telephone support and resources to increase your chances for success. For more information, or to enroll, call Customer Service.

What if I need medicine to help me stop smoking? Is that covered?
If you have a doctor’s prescription for medications to help you stop smoking (pills or patches), the medicine will be provided at no charge.

What if I’m pregnant?
Staying healthy is important for both moms and babies, and Sanford Health Plan covers all prenatal visits. See your provider as soon as you think you may be pregnant. It is important to keep all your appointments and follow your provider’s directions to stay healthy when you are pregnant.

Sanford Health Plan also has a Healthy Pregnancy Program which helps you learn about the new baby, how to take care of yourself by eating right and taking prenatal vitamins and also helps you learn more about becoming parents. Call when you know you’re pregnant to enroll in this free program. Information about the program sent to you, be sure to ask your provider or call the Plan if you have questions.

It’s just as important to take care of yourself after you give birth and this exam is covered at no charge. You should have a postpartum check-up 21 to 56 days after you deliver your baby.

Contact your local county social service office when you become pregnant as they will help you decide if you should switch to the traditional Medicaid program. Please note North Dakota’s Medicaid Expansion coverage provided by Sanford Health Plan does not cover babies.

Benefits for members ages 19 and 20

<table>
<thead>
<tr>
<th>Early</th>
<th>Assessing and identifying problems early</th>
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<td>Periodic</td>
<td>Checking health at periodic, age-appropriate intervals</td>
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<tr>
<td>Screening</td>
<td>Providing physical, mental, developmental, dental, hearing, vision, and other screening tests to detect potential problems</td>
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<tr>
<td>Diagnostic</td>
<td>Performing diagnostic tests to follow up when a risk is identified, and</td>
</tr>
<tr>
<td>Treatment</td>
<td>Control, correct or reduce health problems found.</td>
</tr>
</tbody>
</table>

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
The Early and Periodic Screening, Diagnostic and Treatment (EPSDT) benefit provides comprehensive and preventive health care services for Medicaid Expansion Members under age 21. EPSDT is key to ensuring that Members ages 19 and 20 get appropriate preventive, dental, mental health, developmental and specialty services. This includes physician, nurse practitioner and hospital services; physical, speech/language, and occupational therapies; home health services, including medical equipment, supplies, and appliances; treatment for mental health and substance use disorders; treatment for vision, hearing and dental diseases and disorders, and much more.

Let your wishes be known: Complete a Health Care Advance Directive

There may come a time when you cannot tell others how you want to be cared for and about your choices for health care. By making a plan now, you can choose how you want your wishes to be carried out.

Under North Dakota state law (N.D.C.C. ch. 23-06.5), you have the right and responsibility to make the decisions relating to your own health care, including the decision to have health care provided, withheld or withdrawn. This means you can make decisions about your medical care, you have the right to accept or refuse treatment, and you can create instructions, what is called a “Health Care Advance Directive” about how you want to get medical care if you are unable to make decisions. For example, if you are unconscious or unable to speak.

A Health Care Advance Directive is a written document that has your health care instructions, a Durable Power of Attorney for Health Care, or both.

Your rights to make a Health Care Advance Directive:

The steps listed below can help.

1. First, let family, friends and your provider know what kinds of treatment you do or don’t want.
2. Second, you can appoint someone you trust to make health care decisions for you if you are unable to express your wishes. This person will be your “Agent”.
3. Third, it is best if you put your thoughts in writing.
4. Once you have your thoughts in writing, you are ready to finish your Health Care Directive. It must be signed by you in front of a notary public or at least two witnesses, who are at least eighteen (18) years old. The notary public and your witnesses may not be:
   a. in charge of your estate or will if you die; or
   b. your spouse; or
   c. a person related to you by blood, marriage, or adoption; or
   d. someone who would get money or other benefits from your death.

**NOTE:** You do not have to use a lawyer, but you may wish to speak with one about this.

What is a Durable Power of Attorney for Health Care?

A Durable Power of Attorney for Health Care allows you to give some other person the legal right to make health care choices for you if you are not able to make them yourself.

What is a Living Will?

A Living Will is a paper that gives instructions to your provider for when you want life-aiding care to be given, withheld or withdrawn.
You can sign a Living Will – a record that sets out steps for future care. A durable power of attorney for health care is a type of living will.

Living wills can be signed and copies should go to:
- The person you trust for making choices in the event you are not able to speak for yourself;
- The hospital where you are most likely to be treated; and
- Your provider.

You can change your mind about these documents at any time. Sanford Health Plan can help you understand or help you get these documents. We respect your rights if you want to make a Health Care Advance Directive, but you are not required to make one. Under State law (N.D.C.C. § 23-06.5-10), you can choose whether to have a Durable Power of Attorney, a Living Will, or a Health Care Advance Directive; not having these documents will not change your right to quality health care benefits. Services covered by the Plan will not be refused if these documents are not in place. Their only purpose is to let others know what you want if you cannot speak for yourself.

**Conscientious objections**
A health care provider may not follow your wishes if they go against his or her conscience. This means it is possible that a specific treatment or medication you list in your advance directive, living will or durable power of attorney may be provided or denied to you because the provider cannot, in good conscience, authorize it. If so, he or she will help you find someone else who will follow your wishes. In addition, health care facilities are not required to implement an advance directive if there is an institution-wide conscientious objection and state law allows such an objection. (N.D.C.C. §§ 23-06.5-09 to 23-06.5-13).

For more information on advance care directives, visit sanfordhealthplan.com or call Customer Service.

**Quality Improvement Program**
High-quality health care is a top priority at Sanford Health Plan. The North Dakota Department of Human Services (DHS) and the Centers for Medicare & Medicaid Services (CMS) set guidelines that we use to guide our Quality Improvement Program.
We pay special attention to:
- Quality management and improvement.
- The process that makes sure our providers have the right education and qualifications.
- The types of services members are using.
- Member rights and responsibilities.
- Preventive health care.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
HEDIS®/CAHPS®
The Healthcare Effectiveness Data and Information Set (HEDIS®)

HEDIS® is a set of standardized measures developed by the National Committee for Quality Assurance (NCQA). The measures were developed to make sure that consumers are able to get reliable answers to compare the quality of health insurance companies. We use the HEDIS® measures to evaluate our programs and to make quality improvements in care and service. HEDIS® rates are submitted every June, for the previous year.

HEDIS® reports many different types of information, including the percentage of children receiving all recommended immunizations/vaccinations and the percentage of diabetics receiving recommended services.

The Consumer Assessment of Healthcare Providers and Systems (CAHPS®)

The CAHPS® member satisfaction survey is also part of the annual HEDIS evaluation. As a Member, you may be asked to complete an adult version of the CAHPS® Survey.

HEDIS® and CAHPS® are registered trademarks of the National Committee for Quality Assurance (NCQA).

New technology

Experts advise Sanford Health Plan on changes in medical practice and technology. This helps keep Sanford Health Plan stay up-to-date on new technology and make decisions about which new services to cover. Please see your Certificate of Coverage for more information.
Section 16: Member Rights and Responsibilities

This Member Handbook is not a contract. This handbook is designed to give you the basic information about your plan. The handbook should not be used to determine if your health care expenses would be paid. Your Certificate of Coverage is your Policy, and the contract between you and Sanford Health Plan. It provides more detailed plan information. To get a copy of your Certificate of Coverage, call Customer Service.

You have the right to
1. Get the health care described in this book
2. Be cared for with dignity and respect at all times and in all situations, no matter what your health status, including any current or past history of a mental health and/or substance use disorder; gender; race; religious beliefs; national origin; age; family status; ethnicity; disability; sexual orientation; or how you pay for services.
3. Expect communications and other records pertaining to your care, including the source of payment for treatment, to be treated as confidential, including during conversations and exams, following North Dakota and federal rules and regulations.
4. Get information on your diagnosis (to the degree known), available treatment choices, in a way that fits your condition and ability to understand, regardless of the cost or coverage benefit for available treatment options.
5. Select a primary care provider (PCP) of your choice, though you are not required to do so. If you are unhappy for any reason with the person you chose, you have the right to choose another PCP.
6. Give informed consent before the start of any procedure or treatment.
7. Participate in making decisions about your health care, including the right to refuse treatment.
8. A clear grievance and appeal process for complaints (grievances) and comments, and a process to have your issues resolved in a timely manner.
9. Make a complaint or appeal any decision about medical necessity made by Sanford Health Plan and its providers.
10. Get printed materials that describe important information about the Plan in a format that is easy to understand and easy to read.
11. When you do not speak or understand the main language spoken in your community, the Plan will make reasonable efforts to access an interpreter. The Plan has the responsibility to make reasonable efforts to access a provider that is able to communicate with you, as a member.
12. Get information about the organization, its services and providers, and your rights and responsibilities, per federal rules and regulations [42 CFR 438.10].

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
13. Get a copy of your medical records and ask that they be corrected or changed.
14. Make suggestions regarding Sanford Health Plan’s rights and responsibilities policies.
15. Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience, or retaliation, as specified in other federal regulations on the use of restraints and seclusion.
16. Know the identity and professional status of individuals providing services to you and know which physician or other provider is primarily responsible for your individual care. You also have the right to get information about the Plan’s clinical guidelines and protocols.
17. Ask for and get, for free:
   a. The Provider Directory, which is a list of health care providers in your network including names, locations, phone numbers and languages spoken by network providers, including those providers who are not accepting new patients
   b. The professional education of your providers, including those who are board certified
   c. The contact information for the state agency or licensing body that oversees complaints or corrective actions against a provider
   d. Any prior-approval requirements, limits or non-covered services or drugs
   e. Any limits on your freedom of choice among network providers
18. Be free to exercise all rights and that by exercising those rights, you will not be treated badly by the State, the Plan, and/or its participating providers.

You have the responsibility to

1. Know your Sanford Health Plan Certificate of Coverage.
2. Know your Member Handbook.
3. Use the Sanford Health Plan network of providers, hospitals, pharmacies, and clinics.
4. Seek emergency care at a Plan participating emergency facility whenever possible. In the event an ambulance is used, you should direct the ambulance to the nearest participating emergency facility unless your condition is so severe that you must use the nearest emergency facility. State law requires that the ambulance transport you to the hospital of your choice unless that transport puts you at serious risk.
5. You are responsible for notifying the Plan of an emergency admission as soon as reasonably possible and no later than ten (10) days after becoming physically or mentally able to give notice.
6. Provide, as best you can, true and complete information about your current health, past illnesses, hospitalizations, medications, and other information relating to your health.
7. Report unexpected changes in your health to the responsible provider.
8. Speak up when you don’t understand a service, treatment, or what you are being asked to do.
9. Call Customer Service with any questions.
10. Seek services for non-emergency care through a primary care provider, clinic or urgent care facility. The emergency room should only be used when the clinic or urgent care center is closed or when a condition arises that is severe and needs care right away.
11. Request prior-approval by Sanford Health Plan when referred for out-of-network services, or have your doctor’s office do it for you.
12. You are responsible for keeping appointments and, when you are unable to do so for any reason, for notifying the responsible provider or the hospital.

13. Carry your Plan member ID card with you, and have member identification numbers available when contacting the Plan.

14. Be involved in decisions about your health.

15. Be friendly and nice to providers, their staff and other patients, and Sanford Health Plan employees.

16. Protect your ID card against misuse.

17. Call Customer Service right away if your card is lost or stolen, or you suspect fraud.

18. You are responsible for your actions if you refuse treatment, or do not follow your doctor’s instructions.

19. You are responsible for following your treatment plan as recommended by the provider primarily responsible for your care. You are also responsible for participating in treatment and understanding, to the degree possible, your health care needs. This includes developing mutually agreed-upon treatment goals and understanding any needs for managing chronic conditions, including mental health and substance use disorders.

20. You are responsible for notifying your local County Social Service Office within ten (10) days if you change your name, address, or telephone number. If unable to reach your local County Social Service Office, contact the North Dakota Department of Human Services Medical Service Division at (844) 854-4825 (toll-free) | ND Relay TTY: (800) 366-6888 (toll-free).

21. You are responsible for notifying your local County Social Service Office within ten (10) days if you have any changes that may affect your membership eligibility or access to services. If unable to reach your local County Social Service Office, contact the North Dakota Department of Human Services Medical Service Division at (844) 854-4825 (toll-free) | ND Relay TTY: (800) 366-6888 (toll-free).

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
Section 17: If You Misuse Your Benefits

Fraud

Fraud is a crime that can be prosecuted. Any person and/or member who willfully and knowingly engages in an activity intended to defraud the Plan is guilty of fraud.

An act, practice, or omission that constitutes fraud or intentional misrepresentations of material fact, made by any applicant for health insurance coverage may be used to void their application, or this Certificate of Coverage, and cause the denial of claims.

As a member, you must:

1. File accurate claims. If someone else files claims on your behalf, you should review the form before you sign it;
2. Review any Explanation of Benefits (EOB) when you get them. Make certain that benefits have been paid correctly based on your knowledge of the expenses incurred and the services rendered;
3. Never allow another person to seek medical treatment under your identity. If your ID card is lost, you should report the loss to Sanford Health Plan immediately; and
4. Provide complete and accurate information on claim forms and any other forms. Answer all questions to the best of your knowledge.

If you are concerned about any of the charges that appear on a bill, Explanation of Benefits (EOB), form, or other statement; or if you know of or suspect any illegal activity, call Sanford Health Plan Customer Service. All calls are strictly confidential.

Sanford Health Plan’s goal is to make sure that members get the care they need while being responsible with resources. If there is a pattern of using services that are not needed or abuse/misuse of benefits, or you commit fraud, Sanford Health Plan may restrict you (lock you in) to a certain provider, clinic or pharmacy. This program is called the Coordinated Services Program (CSP). Sanford Health Plan will send you a letter if this happens. The letter will tell you what provider, clinic or pharmacy you must use and how long you’ll be in the CSP (lock-in) program.

Coordinated Services Program (CSP)

Members utilizing health care or pharmacy services at a frequency or amount that is not medically necessary, and that exceeds generally accepted medical standards, will be placed in a CSP after review by, and upon, the recommendation of a Health Plan medical professionals and consultation with the North Dakota Department of Human Services Medical Service Division. Examples of actions that may cause you to be placed into the CSP include seeking duplicative, excessive, contra-indicated, or conflicting health care services, including prescription drugs, from multiple providers, and/or the abuse, misuse, or fraudulent actions relating to benefits or Plan services.
The following criteria will be used to determine if the CSP is appropriate:
   a. Seriousness of incorrect, improper or excessive utilization of services
   b. Historical utilization of health care services
   c. Availability of a coordinated services physician or pharmacy

When a member is placed in the CSP, the Plan will provide written notice to the member, which will include:

1. The reason why the member is being placed on the CSP;
2. The member’s right to file an appeal (See Section 7, Problem Resolution, for information on appeals); and
3. The timeframe in which the member has to file an appeal.

Once a member has exhausted the Plan’s internal appeals process, the member has a right to a State Fair Hearing and the Plan will inform the member of the timeframe in which to file a request for such a hearing. The CSP administered by the Plan is in compliance with lock-in requirements set forth in 42 CFR §431.54.
Sanford Health Plan receives and maintains a great deal of personal health information about our members and we protect the privacy of all patient information in accordance with federal HIPAA regulations.

Sanford Health Plan will share personal health information of members as necessary to carry out treatment, payment, and health care operations as permitted by law. We are required by law to maintain the privacy of our members’ personal health information and to provide members with notice of our legal duties and privacy practices with respect to your personal health information.

Notice of privacy practices
THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Notice applies to Sanford Health Plan. If you have questions about this Notice, please contact Customer Service.

This Notice describes how we will use and disclose your health information. The terms of this Notice apply to all health information generated or received by Sanford Health Plan, whether recorded in our business records, your medical record, billing invoices, paper forms, or in other ways.

HOW WE USE AND DISCLOSE YOUR HEALTH INFORMATION
We use or disclose your health information as follows (In Minnesota we will obtain your prior consent):

- **Help manage the health care treatment you receive:** We can use your health information and share it with professionals who are treating you. For example, a doctor may send us information about your diagnosis and treatment plan so we can arrange additional services.

- **Pay for your health services:** We can use and disclose your health information as we pay for your health services. For example, we share information about you with your primary care physician to coordinate payment for those services.

- **For our health care operations:** We may use and share your health information for our day-to-day operations, to improve our services and contact you when necessary. For example, we use health information about you to develop better services for you. We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long-term care plans.

- **Administer your plan:** We may disclose your health information to your health plan sponsor for plan administration. For example, your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.
We may share your health information in the following situations unless you tell us otherwise. If you are not able to tell us your preference, we may go ahead and share your information if we believe it is in your best interest or needed to lessen a serious and imminent threat to health or safety:

- **Friends and Family:** We may disclose to your family and close personal friends any health information directly related to that person’s involvement in payment for your care.
- **Disaster Relief:** We may disclose your health information to disaster relief organizations in an emergency.

We may also use and share your health information for other reasons without your prior consent:

- **When required by law:** We will share information about you if state or federal law require it, including with the Department of Health and Human services if it wants to see that we’re complying with federal privacy law.
- **For public health and safety:** We can share information in certain situations to help prevent disease, assist with product recalls, report adverse reactions to medications, and to prevent or reduce a serious threat to anyone’s health or safety.
- **Organ and tissue donation:** We can share information about you with organ procurement organizations.
- **Medical examiner or funeral director:** We can share information with a coroner, medical examiner, or funeral director when an individual dies.
- **Workers’ compensation and other government requests:** We can share information to employers for workers’ compensation claims. Information may also be shared with health oversight agencies when authorized by law, and other special government functions such as military, national security and presidential protective services.
- **Law enforcement:** We may share information for law enforcement purposes. This includes sharing information to help locate a suspect, fugitive, missing person or witness.
- **Lawsuits and legal actions:** We may share information about you in response to a court or administrative order, or in response to a subpoena.
- **Research:** We can use or share your information for certain research projects that have been evaluated and approved through a process that considers a patient’s need for privacy.

We may contact you in the following situations:

- **Treatment options:** To provide information about treatment alternatives or other health related benefits or Sanford Health Plan services that may be of interest to you.
- **Fundraising:** We may contact you about fundraising activities, but you can tell us not to contact you again.

If you have questions or need further assistance, contact Customer Service at **(855) 305-5060**. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call **(877) 652-1844 (toll-free)**.
YOUR RIGHTS THAT APPLY TO YOUR HEALTH INFORMATION

When it comes to your health information, you have certain rights.

• **Get a copy of your health and claims records:** You can ask to see or get a paper or electronic copy of your health and claims records and other health information we have about you. We will provide a copy or summary to you usually within 30 days of your request. We may charge a reasonable, cost-based fee.

• **Ask us to correct your health and claims records:** You can ask us to correct health information that you think is incorrect or incomplete. We may deny your request, but we’ll tell you why in writing. These requests should be submitted in writing to the contact listed below.

• **Request confidential communications:** You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address. Reasonable requests will be approved. We must say “yes” if you tell us you would be in danger if we do not.

• **Ask us to limit what we use or share:** You can ask us to restrict how we share your health information for treatment, payment, or our operations. We are not required to agree to your request, and we may say “no” if it would affect your care.

• **Get a list of those with whom we’ve shared information:** You can ask for a list (accounting) of the times we’ve shared your health information for six years prior, who we’ve shared it with, and why. We will include all disclosures except for those about your treatment, payment, and our health care operations, and certain other disclosures (such as those you asked us to make). We will provide one accounting a year for free, but we will charge a reasonable cost-based fee if you ask for another within 12 months.

• **Get a copy of this privacy notice:** You can ask for a paper copy of this Notice at any time, even if you have agreed to receive it electronically. We will provide you with a paper copy promptly.

• **Choose someone to act for you:** If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.

• **File a complaint if you feel your rights are violated:** You can complain to the U.S. Department of Health and Human Services Office for Civil Rights if you feel we have violated your rights. We can provide you with their address. You can also file a complaint with us by using the contact information below. We will not retaliate against you for filing a complaint.

**Contact Information:**
Sanford Health Plan
Customer Service
PO Box 91110
Sioux Falls, SD 57109-1110
OUR RESPONSIBILITIES REGARDING YOUR HEALTH INFORMATION

- We are required by law to maintain the privacy and security of your health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your health information.
- We must follow the duties and privacy practices described in this Notice and offer to give you a copy.
- We will not use, share, or sell your information for marketing or any purpose other than as described in this Notice unless you tell us to in writing. You may change your mind at any time by letting us know in writing.

CHANGES TO THIS NOTICE

We may change the terms of this Notice, and the changes will apply to all information we have about you. The new Notice will be available upon request and on our website sanfordhealthplan.com.

EFFECTIVE DATE

This Notice of Privacy Practices is effective September 23, 2013.

NOTICE OF ORGANIZED HEALTH CARE ARRANGEMENT FOR SANFORD HEALTH PLAN

Sanford Health Plan and Sanford Health Plan of Minnesota have agreed, as permitted by law, to share your health information among themselves for the purposes of treatment, payment, or health care operations. This notice is being provided to you as a supplement to this Notice of Privacy Practices.

Protection of oral, written and electronic information across the organization

All members of Sanford Health Plan’s workforce are required to comply with the provisions of Plan’s workforce policy on General Obligations Regarding Uses and Disclosures of Personal Health Information. We consider workforce to include employees (PT, FT, & PRN), volunteers, trainees, and other persons whose work performance is under the direct control of Sanford Health Plan, whether or not they are paid by Sanford Health Plan. Protection policies include the following:

- Personal health information of a Member may not be used within Sanford Health Plan for non-health plan functions, unless such use or disclosure is specifically authorized by a signed authorization by the Member.
- When using, requesting, or disclosing a Member’s personal health information, all reasonable efforts must be made to limit the information used, requested or disclosed to that which is minimally necessary to accomplish the purpose of the use or disclosure in accordance with our Minimum Necessary Policy.

If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).
• All workforce members must attend all required educational and training sessions relating to privacy and confidentiality of personal health information.

• All workforce members must take reasonable steps to safeguard personal health information from any intentional or unintentional use or disclosure that is in violation of this or any other policy of Sanford Health Plan. Such safeguarding includes, but is not limited to, storing personal health information in a cabinet or closed file at the end of the workday; maintaining privacy during oral discussions of personal health information; restricting electronic transmission of personal health information to job related duties; and disposing of documents strictly in accordance with policies of Sanford Health Plan.

• Sanford Health Plan will take appropriate disciplinary measures against workforce members who violate any policy or procedure of Sanford Health Plan concerning the privacy of Member information. Discipline for such infractions of our privacy policies and procedures may include reprimand, suspension, or discharge of the responsible workforce member, depending on the severity of the misconduct.

Privacy complaints
If you believe your privacy rights have been violated, you can file a complaint with the Plan by writing: Sanford Health Plan, Customer Service, PO Box 91110, Sioux Falls, SD 57109-1110 or calling Customer Service. You may also file a complaint with the North Dakota Department of Human Services Medical Service Division by calling (701) 328-2321 or toll-free (844) 854-4825 | TTY: (800) 366-6888. There will be no retaliation for filing a complaint.
If you have questions or need further assistance, contact Customer Service at (855) 305-5060. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. TTY users should call (877) 652-1844 (toll-free).