



CareAdvantage

Dual Eligible Special Needs Plan (D-SNP)

Benefits Quick-Start Guide



801

WELCOME TO CAREADVANTAGE!

We know you have many choices when it comes to healthcare plans. We appreciate that you trust us to manage your Medicare and Medi-Cal benefits.

CareAdvantage is San Mateo County's only locally based Medicare Advantage plan that contracts with Medicare and Medi-Cal to provide the benefits of both programs. We're confident you'll be happy you chose CareAdvantage along with over 8,500 of your fellow San Mateo County neighbors.

Our CareAdvantage Unit is here to help you get the information and services you need. You can call them at **1-866-880-0606** or **650-616-2174** (TTY for all phone numbers in this booklet is **1-800-735-2929** or **7-1-1**.) Call Center hours are Monday–Sunday 8:00 a.m. to 8:00 p.m.

Your CareAdvantage member ID card is attached to the cover of this book.

- Make sure the information on it is correct.
- If it is not correct, call the number above.
- Keep your card in a secure place.
- Do not use your card until your effective date.

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GETTING STARTED



We want to make it easy for you to use your benefits right away. Reading this booklet will help you do that.

You will get a welcome call from a CareAdvantage Navigator in the next three to four weeks. They will review your benefits and discuss many items in this booklet.

To get the most out of your welcome call:

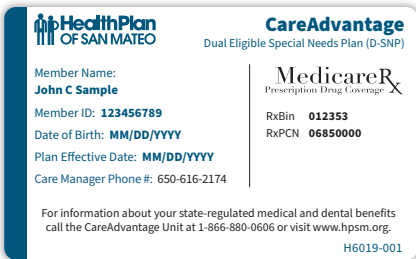
- Read this booklet in the next three weeks.
- Write down any questions you have.
- Have this booklet with you during the call.

When calling the CareAdvantage Unit make sure you have your Member ID number, Date of Birth, First and Last Name and mailing address so that we can verify your identity.

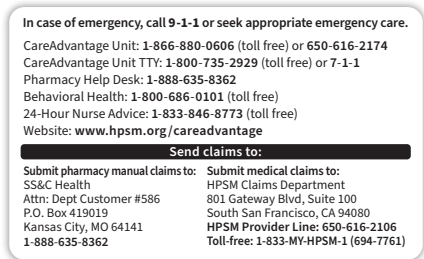
1 KEEP YOUR MEMBER ID CARDS

Your **CareAdvantage member ID card** is attached to this booklet. It is your proof of HPSM membership. You need this card to use most of your benefits. Bring it with you to all your healthcare appointments and the pharmacy.

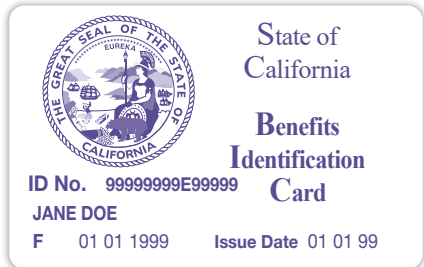
Front



Back



Your **Medi-Cal Benefit ID Card (BIC)** is proof of your Medi-Cal enrollment. You may need it to get some of your medicines, so bring it to the pharmacy.



➔ SIGN UP FOR THE MEMBER PORTAL

To sign up for the Member Portal, all you need is a computer or mobile device with the internet and a few minutes.

In Member Portal you can:

- Select or change your primary care provider (PCP).
- Update your address and phone number.
- Request a new HPSM member ID card.
- Check your immunization records.
- And more!

Sign up for the Member Portal:

Go to www.hpsm.org/member-portal or scan the QR code. Then click the yellow “Sign up” button and follow the instructions.



3 TAKE THE HEALTH RISK ASSESSMENT (HRA)

The HRA is a set of questions about your health. HPSM's Member Assessment Unit will call in the next few weeks to ask you questions about your health and lifestyle. This 20-minute call is worth your time because your answers will be used to create a personalized care plan. Your care plan will cover medicines, doctor visits, nutrition, exercise and more. Both your HRA and care plan are confidential.

Getting your care plan is as easy as 1 – 2 – 3

- 1** Answer HPSM's call and answer some questions.
- 2** Participate in your care planning meeting.
- 3** Get your care plan and review it with your primary care provider (PCP) or HPSM.

You can also complete the HRA form online.

Visit www.hpsm.org/member/forms

or scan the QR code below.




For questions about the HRA, call **1-888-783-3035** or **650-616-5035** Monday – Friday, 8:00 a.m. – 5:00 p.m.

4 CHOOSE YOUR PRIMARY CARE PROVIDER (PCP)

As your main provider, your PCP leads your care team. They know your medical history, your medicines and which treatments have worked for you.

Find out how to choose a PCP who meets your needs at www.hpsm.org/choose-pcp-tips. To choose a PCP you can:

- 1 Log into the Member Portal at www.hpsm.org/member-portal or scan the QR code.
- 2 Call the CareAdvantage Unit at **1-866-880-0606** (toll-free) or **650-616-2174**. Hours are Monday through Sunday, 8:00 a.m. to 8:00 p.m.
- 3 Visit www.hpsm.org/find-a-provider to find a provider. Then fill out the enclosed PCP Selection/Change form and:
 - Mail it back to HPSM
 - Email a photo of the form to careadvantagesupport@hpsm.org with “PCP Selection” in the subject line.
 - Fax it back to **650-616-2190**

Do not choose a PCP marked “EPO” — it means “established patients only” and that the PCP is not taking new patients.



Once you've chosen a PCP:

- You will get a confirmation letter with their contact information.
- Call your PCP to schedule a visit. Do this even if you feel healthy.
- Schedule your visit so your PCP can:
 - Ask about your health based on your medical records.
 - Give you a health exam to see if you need any special care.
 - Refer you to specialists or prescribe medicines if needed.
 - Answer any questions you have and offer health advice.

5 GET YOUR PRESCRIPTION MEDICINES

- ✓ **Check whether CareAdvantage covers your medicines.** Visit www.hpsm.org/ca-medicines.

If your medicines aren't covered, you can get a 30-day supply in your first 90 days as a member. Learn more at www.hpsm.org/ca-medicine-transition.

- ✓ **Ask your pharmacy or healthcare provider for 90-day prescriptions.** Learn more at www.hpsm.org/90-day-rx.
- ✓ **Get your prescription medicines mailed to your home at no cost.** Call our partner Postal Prescription Services at **1-800-552-6694** to set up your account. Or create your own account at www.ppsrx.com.



Copays for your prescription medicines may vary based on the level of Extra Help you get from Medi-Cal. Copays range from \$0, \$1.60 or \$4.80 for generic medicines and \$4.90 or \$12.15 for brand-name medicines. Copays may change on January 1st of each year.

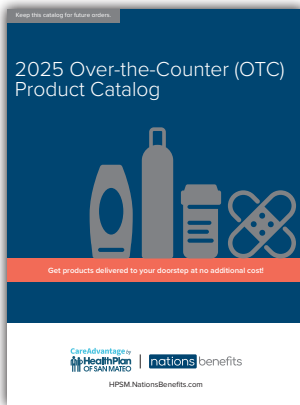
6 USE YOUR OVER-THE-COUNTER (OTC) BENEFIT

You get \$360 per year (\$90 every three months) for OTC medicines and medical supplies, including:

- Brand-name medications
- Dental and hygiene products
- Dietary supplements
- Home diagnostic aids

Our partner, NationsBenefits, will send you:

An OTC product catalog



A prepaid debit card



Use your card at stores like Walgreens and CVS. Or order products by phone, app, website or mail — with two-day no-cost home delivery.

To learn about your OTC benefit, visit www.hpsm.org/otc or call NationsBenefits at **1-833-910-1826**.

7 USE YOUR HPSM DENTAL BENEFIT

Your are covered by **HPSM Dental**, which means:

- HPSM manages your dental benefits locally.
- You can use our large network of local dental providers.
- You get medically necessary dental care at no or low cost.
- You only need one card and one phone number to use both health and dental benefits.



Choose your dentist

1. Go to www.hpsm.org/find-a-provider or scan the QR code.
2. Enter your information in sections 1 and 2.
3. Select "**Dental**" and click "**Search**".
4. Choose your dentist.
5. Call them to schedule a visit. Tell them your insurance is HPSM Dental.






For help finding a dentist, call **650-616-1522** or email dental@hpsm.org.

| Learn about your dental benefits at www.hpsm.org/dental.

8 GET MOVING WITH YOUR FITNESS MEMBERSHIP

Sign up for a YMCA membership at no cost and get access to:

-  YMCA locations in San Mateo, Santa Clara and San Francisco Counties.
-  More than 600 in-person and online group exercise classes.
-  In-person and online wellness coaching.

There are two ways you can sign up:

- Visit a YMCA location near you and show your HPSM CareAdvantage member ID card.
- Visit www.hpsm.org/fitness or scan the QR code. Choose a YMCA location near you and click “Enroll today.” Then, scroll down to complete the form.



If you are already a YMCA member, you will no longer be charged for your membership after you enroll in the CareAdvantage Fitness Membership Program.

The Fitness Membership Program is only valid at YMCA locations. Learn more at www.hpsm.org/fitness.

Talk with your primary care provider (PCP) before changing your exercise routine.

HPSM HEALTH PROMOTION UNIT

HEALTHY LIFESTYLE PROGRAMS

HPSM's Health Promotion Unit provides members with general health information, tips and resources. This unit does not offer medical advice. This unit connects members to no-cost wellness programs, including:

Diabetes Prevention Program

This no cost, 12-month program can help eligible CareAdvantage members lower their risk of type 2 diabetes and reach their health goals. It features:

- Weekly one-hour sessions for the first six months then monthly sessions for the last six months.
- Trained Lifestyle Coaches who help participants create action plans for eating healthy, exercising and losing weight.
- Educational handouts and group support from other participants.

🌐 www.hpsm.org/dpp



The Fitness Membership Program

Offers a YMCA membership to CareAdvantage members at no cost.

 www.hpsm.org/fitness

The Quit Smoking Program

Gives you information and connects you to resources to help you quit.

 www.hpsm.org/quit-tobacco

For more information about these programs, call HPSM's Health Promotion Unit at **650-616-2165**.

Cancer Screening Rewards

Lets you earn movie tickets for getting breast or colorectal cancer screenings.

 www.hpsm.org/cancer-screening-rewards

Get general health information, tips and resources at www.hpsm.org/health-tips.



HPSM PROGRAMS AND SERVICES

HPSM NURSE ADVICE LINE

If you are worried about your health and your provider is not available, call HPSM's Nurse Advice Line. Registered nurses are ready to answer questions about your symptoms 24 hours a day and seven days a week day or night.

They can tell you:

- How soon to see a healthcare provider.
- What to do if your symptoms get worse.
- If you can do self-care at home to start feeling better.

 **1-833-846-8773**

 www.hpsm.org/nurse-advice-line

BEHAVIORAL HEALTHCARE

HPSM covers mild to moderate outpatient behavioral healthcare services. These include psychotherapy (talk therapy), psychological testing and medication monitoring. To get services, either call your primary care provider (PCP) or the San Mateo County Behavioral Health and Recovery Services (BHRS) ACCESS Call Center.

 **1-800-686-0101**

 www.hpsm.org/bhc

HPSM RIDE BENEFIT

You can get no-cost rides to approved healthcare visits and back home when no other form of transportation is available. To schedule a ride, call our partner, American Logistics at least two business days before your appointment. For urgent appointments, call as soon as you can.

- Have your HPSM member ID card ready when you call and take the ride.
- The driver will pick you up at least one hour and fifteen minutes before your appointment time so you arrive at least fifteen minutes early.
- Be at the pickup spot on time. The driver will only wait for five minutes.
- If you asked for a return ride home, call right after your appointment.

Approved healthcare visits include medical, pharmacy, dental, behavioral health and substance use disorder visits covered by Medi-Cal. Rides to non-healthcare locations (such as schools, gyms, government offices and grocery stores) are not covered.

 **1-877-356-1080**

 **www.hpsm.org/ride**





INTERPRETER SERVICES

If you speak a language other than English, you can get an interpreter at no cost when talking with your healthcare provider or HPSM staff.

 www.hpsm.org/interpreters

COMPLEX CASE MANAGEMENT

If you have one or more ongoing health conditions (such as diabetes, high blood pressure or asthma), a Care Manager can help you get the care you need.

 **650-616-2060**

 www.hpsm.org/care-management

VIRTUAL DENTAL CARE

With virtual dental care you can talk to a dentist or Oral Health Coach anytime from anywhere by live video call. This benefit is covered at no cost through Dentistry.One.

Virtual dental care can help make oral health care easier. Those who are nervous about going to the dentist, have difficulty traveling or are homebound can see a dentist in the comfort of their home. A virtual dental expert will give you advice when you think you need urgent dental attention but are not sure.



- **Video calls with a dentist** can help if you have tooth pain or any dental concern. A Dentistry.One dentist can prescribe medicine or refer you to an in-person dentist.
- **Online Oral Health Coaching** can help with general oral health care. Oral Health Coaches answer questions, give oral care tips and help find a dentist near you.
- **Send photos and text** about your oral health concerns. A dentist will get back to you with advice about next steps.

To get virtual dental care, you will need a smartphone, tablet or laptop. Your device must have a microphone, camera and an internet connection. If you need interpreter services during a virtual dental session, let Dentistry.One know.

Getting virtual dental care is easy!

Set up your account online.

- Visit <https://dentistry.one/health-plan-san-mateo/>
- or scan the QR code.



SAN MATEO COUNTY HEALTH PROGRAMS AND SERVICES

Specialty Behavioral Health & Substance Use Services

San Mateo County Behavioral Health and Recovery Services (BHRS) covers higher levels of behavioral care and substance use treatment services. To get services, call BHRS or your primary care provider (PCP).

 **1-800-686-0101**

 **www.hpsm.org/bhc**

Aging & Adult Services

Provides homecare services to eligible Medi-Cal members.

 **www.smchealth.org/services-aging-and-adult**

In-Home Support Services (IHSS)

Helps older adults and people who have disabilities with activities like bathing, dressing and housework.

 **1-800-675-8437**

 **www.smchealth.org/home-supportive-services**

OTHER PROGRAMS AND SERVICES

Health Insurance Counseling & Advocacy Program of San Mateo County (HICAP)

Educates people about their healthcare rights.

 **1-800-434-0222**

 **www.hicapsanmateocounty.org**

Legal Aid Society of San Mateo County

Helps low-income clients with civil legal issues.

 **1-800-381-8898**

 **www.legalaidsmc.org**

Medicare

Federal health insurance for most people 65 or older. Younger people with a disability, end-stage renal disease or amyotrophic lateral sclerosis (ALS) may also qualify.

 **1-800-633-4227**

 **www.medicare.gov**

MEMBER MATERIALS

CareAdvantage materials are available online in English, Spanish, Chinese and Tagalog at www.hpsm.org/member/resources/handbooks.

- ✓ **Summary of Benefits:** A brief summary of CareAdvantage benefits and services.
- ✓ **Member Handbook:** Explains your CareAdvantage coverage, including healthcare services, prescription medicine benefits and more.
- ✓ **Provider Directory:** A list of CareAdvantage network primary care providers (PCPs), specialists, clinics, hospitals and pharmacies. Search the online Provider Directory at www.hpsm.org/directory-search.
- ✓ **Formulary:** A list of covered prescription medicines. Search the online Formulary at www.hpsm.org/ca-medicines.

You can request printed materials in three ways:

- Complete, cut out and return the form on the next page in the enclosed envelope.
- Call the CareAdvantage Unit (see phone numbers below).
- Email your request to careadvantagesupport@hpsm.org.

If you have questions about member materials, call the CareAdvantage Unit at **650-616-2174** or (toll-free) **1-866-880-0606**. TTY: **1-800-735-2929** or dial **7-1-1**. Hours are Monday through Sunday 8:00 a.m. to 8:00 p.m.

Cut here and mail back to Health Plan of San Mateo

CareAdvantage by
HP HealthPlan
OF SAN MATEO

www.hpsm.org

RISKS OF LONG-TERM OPIOID USE



Opioids are medicines that can be prescribed to treat pain. They include hydrocodone, oxycodone, morphine, tramadol, methadone, fentanyl, codeine.

The longer opioids are used, the higher risks can get. If you take or plan to take opioids for more than three months, the possible risks include misuse, addiction, more pain and health risks.

To reduce the risks that come with long-term opioid use, ask your provider:

- If you take any medicine that combined with your opioid medicine puts you at high risk of opioid overdose.
- If it would be a healthy choice for you to cut back or stop using opioids.
- What options, other than opioids, you have to manage your pain (such as self-care activities and non-opioid medicines).

| Learn more at www.hpsm.org/opioids-risks.

DON'T LOSE YOUR MEDI-CAL

**If you already received a Medi-Cal
renewal packet, submit it right away.**

**Do this even if you don't have all the paperwork.
Submit what you have now and send the rest later.**

Keep your information current



**For members who have Medi-Cal through
the Human Services Agency (HSA), call
1-800-223-8383 when you:**

- Need a new Medi-Cal Benefit ID Card (BIC).
- Change your name, address or phone number.
- Have changes in the size of your family.
- Get new health care coverage.
- Receive a notice to submit a renewal application.

**For Medi-Cal members who receive Supplemental
Security Income (SSI) benefits through the Social
Security Administration (SSA), call 1-800-772-1213
to change your address or phone number.**

IMPORTANT CONTACT INFORMATION

Our website: www.hpsm.org/careadvantage-2025

CareAdvantage Unit	Local: 650-616-2174 Toll-free: 1-866-880-0606
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Care Management	650-616-2060
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Health Promotion Unit	650-616-2165
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Nurse Advice Line	1-833-846-8773
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Behavioral Health	1-800-686-0101
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HPSM Ride Benefit	1-877-356-1080
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Other contact information

Human Services Agency	1-800-223-8383
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Behavioral Health and Recovery Services	1-800-686-0101
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Aging and Adult Services	1-800-675-8437
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Social Security Administration	1-800-772-1213
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TTY for all phone numbers	1-800-735-2929 or dial 7-1-1
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We have a vision that healthy is for everyone, and we fight to make that possible for you.

Founded in 1987, the Health Plan of San Mateo (HPSM) is a local non-profit health care plan that offers health coverage and a provider network to San Mateo County residents. HPSM improves the health of our members through high quality and preventive care.

www.hpsm.org

