

Memorial Hermann Commercial Health Plan, Inc.

Consumer choice plan disclosure statement

This health plan does not include the same level of benefits required in other plans.

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

Benefit/coverage:	This plan:	A health plan with required benefits (state-mandated plan):
Deductible The amount you pay for care before the plan begins to share the cost.	Has a deductible.	Has no deductibles for in-network care.
Out-of-pocket costs The amount you pay when you receive care, up to an annual limit.	Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.	A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.
Habilitative and Rehabilitative Care that helps you improve skills for dailyliving.	Includes a limit on the number of visits per year for speech therapy, occupational therapy, and physical therapy.	Has no limit on the amount of care if it is needed for medical reasons.
Autism care Autism spectrum disorder is a disorder that often affects how a person interacts with others and communicates.	Covers applied behavioral analysis. Each year,the plan has a limit on the number of sessions for: • Speech therapy. • Occupational therapy. • Physical therapy.	Has no limit on the amount of care that is ordered by your doctor.

If you want a plan with all required benefits:

We also offer a state-mandated plan that includes all required benefits.

To learn more about this plan, call 855-645-8448 or visit <https://healthplan.memorialhermann.org>.

By signing this form, you acknowledge the following:

- I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
- I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, www.tdi.texas.gov/consumer/consumerchoice.html or by calling the Consumer Help Line at 1-800-252-3439.

Don't sign this document if you don't understand it.

No firme este documento si no lo comprende.

Print the name of the person applying:

Signature of the person applying:

Date of signature:

Name of business, if applicable:

Memorial Hermann Commercial Health Plan must give you a copy of this statement upon request.