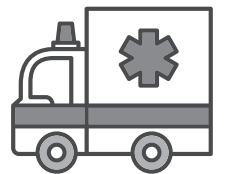
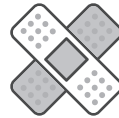
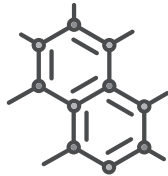
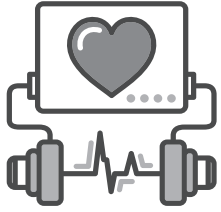


Group Health Cooperative of South Central Wisconsin

BadgerCare Plus Member Handbook



Quick Reference Card in Back

BETTER TOGETHERSM

 **Group Health Cooperative**

of South Central Wisconsin

ghcscw.com

INTERPRETER SERVICES

Group Health Cooperative of South Central Wisconsin provides qualified sign language interpreters and written information in large print, audio and other formats free of charge. Please call us if you need help at 1-608-828-4853 or 1-800-605-4327 ext. 4504.
TTY: 1-608-828-4815.

English:

ATTENTION: If you speak English, language assistance services, are available to you free of charge. Call (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: 1-608-828-4815).

Español (Spanish):

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau: 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

繁體中文 (Chinese):

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815)。

العربية (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان.
اتصل برقم 1-608-828-4853, 1-800-605-4327, ext. 4504 (رقم هاتف الصم والبكم 1-608-828-4815)

WELCOME

Welcome to Group Health Cooperative of South Central Wisconsin (GHC-SCW). We look forward to assisting you with your health care needs.

GHC-SCW is your health insurance company or HMO (health maintenance organization). We're a non-profit, member-owned health plan. GHC-SCW provides high quality health care to BadgerCare Plus members living in Dane County. We're so glad to have you as a member of our cooperative. Our providers and staff are dedicated to providing you with personalized, high quality health care.

As a member of GHC-SCW, you should get all your health care from doctors and hospitals in the GHC-SCW network. To see a list of GHC-SCW providers, go to www.ghcscw.com. Click on the health insurance link near the top and scroll down to provider directories. You may also call our Member Service Department at (800) 605-4327. They will be happy to talk to you about providers who are accepting new patients.

IMPORTANT GHC-SCW TELEPHONE NUMBERS

Member Services	(800) 605-4327	8am – 5pm, Monday – Friday
Emergency Number (Nurse Connect)	(855) 661-7350	24 hours a day, 7 days a week
TDD/TTY	(800) 947-3529	
GHC-SCW Mental Health Crisis Line	(608) 441-3290	8am – 5pm, Monday – Friday
	(608) 257-9700	5pm – 8am, Monday – Friday 24 hours, Saturday – Sunday

GHC-SCW WE BELIEVE STATEMENTS

1. **We believe health care is a human right.**
2. **We believe in treating all people with dignity and respect.**
3. **We believe there is strength in diversity.**
4. **We believe equity celebrates our humanity.**

DEAR GHC-SCW MEMBER

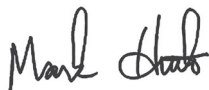
Welcome! Thank you for joining our growing family. This handbook will help you use GHC-SCW services. Please keep it in an easy-to-find place in your home. Using it will save you time and help us serve you better.

Your member rights:

- You have the right to have an interpreter with you during any BadgerCare Plus and/or Medicaid SSI covered service.
- You have the right to get the information provided in this member handbook in another language or format.
- You have the right to get health care services as provided for in federal and state law. All covered services must be available and accessible to you. When medically appropriate, services must be available 24 hours a day, seven days a week.
- You have the right to get information about treatment options including the right to request a second opinion.
- You have the right to make decisions about your health care.
- You have the right to be treated with dignity and respect.
- You have the right to be free from any form of restraint or seclusion used as a means of force, control, ease or reprisal.
- You have the right to be free to exercise your rights without adverse treatment by the HMO and its network providers.
- You may switch HMOs without cause during the first 90 days of GHC-SCW's enrollment.
- You have the right to switch HMOs, without cause, if the State imposes sanctions or temporary management on GHC-SCW.
- You have the right to receive information from GHC-SCW regarding any significant changes with GHC-SCW at least 30 days before the effective date of the change.

Remember, this is your health plan. We want to hear your comments and suggestions. We value you as a member.

Sincerely,



Mark Huth, MD

GHC-SCW President & Chief Executive Officer

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HOW DO I GET STARTED?

Our primary goal is to provide you with quality medical care which is easily accessible to you. Here are **three easy steps** to get you started:

1. CONTACT YOUR PRIMARY CARE PROVIDER (PCP) AND SCHEDULE AN APPOINTMENT.

A Primary Care Provider (PCP) is the doctor, nurse practitioner or other health care professional. They would like to see you for annual checkups as well as when you're sick.

GHC-SCW has assigned you a primary care provider based on your location. You can find information about your assigned PCP on your enclosed member ID card. You have the right to change your PCP. You'll find information about how to pick your own PCP on page 8.

If you need help contacting your PCP or would like help to schedule an appointment, please call our BadgerCare Advocate at (608) 662-4988 or (608) 662-4991. We're here to help.

2. FILL OUT THE ENCLOSED HEALTH ASSESSMENT.

This assessment will help us learn about your health care needs. If you want help to complete the assessment, please call our BadgerCare Advocate at (608) 662-4988 or (608) 662-4991.

3. REVIEW THE MEMBER HANDBOOK.

This handbook will give you important information about services you can get with your coverage. It also gives you information about your rights, responsibilities, and directions for how to quickly access the care you need.

Please contact our Member Services Department at (608) 828-4853 or toll-free at (800) 605-4327 with any questions.

HEALTH INSURANCE CARDS

Using Your ForwardHealth ID Card

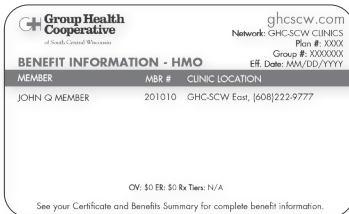
Your ForwardHealth ID card is the card you will use to get your BadgerCare Plus benefits. Your ForwardHealth ID card is different from your HMO Program card. Always carry your ForwardHealth ID card with you and show it every time you go to the doctor or hospital and every time you get a prescription filled. You may have problems getting health care or prescriptions if you do not have your card with you. Also bring any other health insurance cards you may have. This could include any ID card from your HMO Program or other service providers.



If you have lost or damaged your ForwardHealth ID Card, please call (800) 362-3002 to request a new one.

Using Your GHC-SCW ID Card

Your GHC-SCW ID card has your primary care provider's name on it. It also gives you important GHC-SCW contact information. Please keep this card with you.



If you did not receive a GHC-SCW Member Card, please call the Member Services Department at (608) 828-4853 or toll-free at (800) 605-4327.

PRIMARY AND SPECIALTY CARE SERVICES

Choosing a Primary Care Provider (PCP)

When you need care, it is important to call your primary care provider first. It is important to choose a primary care provider to manage all your health care. You can choose a primary care provider from the list of doctors accepting new patients, as marked in the GHC-SCW Provider Directory. To see the GHC-SCW provider directory please visit <https://ghcscw.com/health-insurance/provider-directories>. GHC-SCW providers are sensitive to the needs of many cultures. To choose a primary care physician or to change primary care providers, call our Customer Service Department at (608) 828-4853 or (800) 605-4327. Your primary care provider will help you decide if you need to see another doctor or specialist and, if appropriate, give you a referral. Remember, you must get approval from your primary care provider before you see another doctor.

Women may see a women's health specialist, such as an Obstetrician and Gynecologist (OB/GYN), nurse midwife, or licensed midwife, without a referral in addition to choosing from their primary care physician.

Establishing Care with a PCP

Your PCP will help you:

- Stay healthy
- Understand how medicines interact with each other
- Help you choose treatment options that work best for you
- Help you get follow-up exams, tests or visits when you need it
- Recommend tests that are right for your age or existing health needs
- Refer you to another provider if needed

If you need care after clinic hours, call our GHC NurseConnect Line at (855) 661-7350. GHC NurseConnect is available to you 24 hours a day, seven days a week. GHC NurseConnect is answered by our highly qualified nursing team.

How to Search on the Website

1. Visit ghcscw.com.
2. Select the "Search for a Clinic or Provider" button.
3. Search by clinic and other criteria.

Getting Specialty Care

When you visit your primary care provider, they may decide you need to see a **specialist**. A **specialist** is a provider who has more experience with certain medical conditions. Your primary care provider will help you decide if you need to see another doctor or specialist.

GHC-SCW partners with UW Health to provide most specialty care to our members. Referrals are not needed for most UW Outpatient Specialist visits. There are some exceptions to this. The following UW Outpatient Specialist services will still require a Referral/Prior Authorization:

- Behavioral Health
- Dermatology
- Genetic Counseling
- Multi-Disciplinary Clinics
- Ophthalmology
- Optometry
- Physical Therapy
- Podiatry
- Routine Lab/Radiology Services (excluding STAT labs or testing on a clinic collected specimen)
- Sports Medicine

When you and your provider decide you need to see a specialist, if a referral is needed, it will be sent to our Care Management Department. They'll review the request to see if it's covered by Badgercare Plus. This can take up to 15 days. A specialist may bill you if you're seen without an approved referral.

We'll send you a letter to let you know if the referral has been approved or denied. We'll send your provider a copy too. If you receive an approval, call and schedule an appointment. If you need help with this, please call your clinic.

If you receive a denial, the letter will tell you why. Badgercare Plus won't pay for services when referrals are denied. You do have a right to appeal the decision. We'll send a copy of your appeal rights with the denial letter.

If you have questions about this process, call our Care Management Department at (608) 257-5294 or toll-free at (800) 605-4327.

Specialty Care Available at GHC-SCW Clinics

When possible, we would like you to see a GHC-SCW specialist. The following specialty care is available at GHC-SCW clinics:

- Health Education
- Eye Care
- Mental Health
- Physical and Occupational Therapy
- Podiatry
- Sports Medicine (referral needed)
- Chiropractic Services
- Dermatology (referral needed)

If services are denied, go to page 24 to learn how to file an appeal.

HealthCheck Services

HealthCheck is a program that covers complete health checkups, including treatment for health problems found during the checkup, for members younger than 21 years old. These checkups are very important. Doctors need to see those younger than 21 years old for regular checkups, not just when they are sick.

The HealthCheck program has three purposes:

1. To find and treat health problems for those younger than 21 years old.
2. To increase awareness of the special health services for those younger than 21 years old.
3. To make those younger than 21 years old eligible for some health care not otherwise covered.

The HealthCheck checkup includes:

1. Age appropriate immunizations (shots)
2. Blood and urine lab tests (including blood lead level testing when age appropriate)
3. Dental screening and a referral to a dentist beginning at 1 year old
4. Health and developmental history
5. Hearing screening
6. Physical examination
7. Vision screening

To schedule a Healthcheck exam please contact your primary care clinic. For more information call our Member Services Department at (800) 605-4327. If you have further needs, please contact the GHC-SCW BadgerCare Plus Advocates at (608) 662-4988 or (608) 662-4991.

If you need a ride to or from a HealthCheck appointment, please call the Department of Health Services (DHS) non-emergency medical transportation (NEMT) manager at (866) 907-1493 (or TTY (800) 855-2880) to schedule a ride.

The HealthCheck Schedule

Age	Number of Screenings
Birth to 1 Year	6 screenings
Age 1 to 2 Years	3 screenings
Age 2 to 3 Years	2 screenings
Age 3 to 21 Years	1 screening per year

Immunization Schedule

Ask your child's Primary Care Provider (PCP) when your child should have his or her next HealthCheck exam or call our Member Services Department at (800) 605-4327 for more information.

CHILD AGE	NAME OF VACCINE
Birth	Hep B #1
2 months	Pediarix #1, Prevnar #1, HiB #1, RV #1
4 months	Pediarix #2, Prevnar #2, HiB #2, RV #2 (Final Dose)
6 months	Pediarix #3, Prevnar #3, Influenza #1 (Flu Shot)
12 months	MMR #1, Varicella #1, Hep A #1, Influenza #2 (Flu Shot)
15 months	DTaP #4, HiB #3 (Final Dose), Prevnar #4 (Final Dose)
18 months	Hep A #2 (Final Dose)
2+ years	Annual Influenza (Flu shot)
4 – 6 years	DTaP, IPV, MMR
11 – 18 years	Td

DTaP = Diphtheria, Tetanus and Pertussis
Hep B = Hepatitis B
Hep A = Hepatitis A
Hib = Influenzae Type B
Influenza (flu shot)
IPV = Inactivated polio
MMR = Measles, mumps, rubella
Prevnar #1 = Pneumococcal
RV = Rotavirus
Td = Tetanus, diphtheria (adults)
Var = Varicella (chicken pox)
Pediarix = DTaP, Hep B, Polio

*Your doctor may revise this schedule to catch up on missed shots.

Care During Pregnancy and Delivery

What to Do If You Become Pregnant

If you become pregnant, please let GHC-SCW and your income maintenance (IM) agency know right away, so you can get the extra care you need. You do not have copayments when you are pregnant.

1. Call your GHC-SCW PCP if you have a positive pregnancy test. Your PCP will help you get scheduled for a visit with the appropriate provider. We want you to get the care you need.
2. Call your income maintenance (IM) agency right away, so you can get the extra care you need. You do not have copayments when you are pregnant. If you live in Dane County, your IM agency is the Capitol Consortium. Call (888) 794-5556 and let them know that you are pregnant. They'll help you get your coverage updated.

GHC-SCW wants you to have a great prenatal care and birthing experience. Our care teams are here to offer advice, resources and information to help you prepare for this life changing event. We encourage you to reach out to your provider or our Badgercare Plus Advocates at (608) 662-4988 or (608) 661-4991 if you need support or resources.

Delivering Your Baby

You must go to UnityPoint-Meriter Hospital to have your baby. Talk to your OB doctor or midwife, to make sure you know where to go to when it is time to have your baby. **Do not go out of area** to have your baby unless you have GHC-SCW's approval. Your GHC-SCW provider knows your history and is the best provider to help you.

UnityPoint-Meriter Hospital
202 S Park Street
Madison, WI 53715

Traveling While Pregnant

Talk to your provider if you plan to travel in your last month of pregnancy. We want you to have a healthy birth and a good birthing experience. It may not be a good time for you to be traveling.

Pregnancy Related Emergencies

If you feel you need immediate pregnancy care:

1. Call your Obstetric (OB) provider right away. If you don't have an OB provider, call your primary care clinic OR
2. Call the 24-hour GHC NurseConnect line at (855) 661-7350.
3. If the emergency is serious, go to Unity Point Health-Meriter at 202 S. Park Street in Madison, or call 911.

Urgent Care

Urgent care is care you need sooner than a routine doctor’s visit, but it is not emergency care. Some examples are:

- Bruises
- Minor burns
- Minor cuts
- Most broken bones
- Most drug interactions
- Bleeding that is not severe
- Sprains
- Earache
- Back pain
- Coughs
- Migraines or other headaches
- Rashes
- Fevers
- Sore throat
- Minor eye injuries
- Minor injuries

If you’re experiencing any of the above or you’re not feeling well, call your primary care clinic. They may be able to see you the same day. You may also call our Nurse Connect line at (855) 661-7350, 24 hours a day, seven days a week. They’ll be able to help you decide where you should go for care. Our Urgent Care clinic can see you same day. Urgent care visits usually take less time than a visit to the emergency room.

You must get urgent care from GHC-SCW providers unless you receive GHC-SCW approval. Don’t go to a hospital emergency room for urgent care unless you get approval from GHC-SCW first.

If you need urgent care, call GHC-SCW Urgent Care at (608) 257-9700 to schedule a same-day appointment.

GHC-SCW Capitol Clinic Urgent Care

675 West Washington Ave
Madison, WI 53703
(608) 257-9700

Monday – Friday, 8am – 9pm
Saturday – Sunday, 9am – 9pm

If you need urgent care, call GHC-SCW Urgent Care at (608) 257-9700 to schedule a same-day appointment.

ATTENTION UW HEALTH STOUGHTON PATIENTS

If you receive your primary care at UW Health Stoughton Clinic, you can go to the Stoughton Hospital Urgent Care OR GHC-SCW Capitol Clinic Urgent Care.

Stoughton Hospital Urgent Care

900 Ridge Street
Stoughton, WI 53589

Monday – Sunday, 6am – 11pm

GHC-SCW Capitol Clinic Urgent Care

675 West Washington Ave
Madison, WI 53703
(608) 257-9700

Monday – Friday, 8am – 9pm
Saturday – Sunday, 9am – 9pm

If you need urgent care, call GHC-SCW Urgent Care at (608) 257-9700 to schedule a same-day appointment.

Emergency Care

Emergency care is care that's needed right away. Some examples are:

- Choking
- Convulsions
- Prolonged or repeated seizures
- Series broken bones
- Suspected heart attack
- Suspected poisoning
- Suspected stroke
- Severe burns
- Severe pain
- Severe or unusual bleeding
- Trouble breathing
- Unconsciousness

If You Need Emergency Care Go To:

University Hospital

600 Highland Avenue
Madison, WI 53792

UW Emergency Room

at The American Center
4602 Eastpark Blvd
Madison, WI 53718

UnityPoint Meriter Hospital

202 S Park Street
Madison, WI 53715

1. If you need emergency care, try to go to a GHC-SCW provider for help.
2. If your condition cannot wait, go to the nearest provider (hospital, doctor, or clinic).
3. Call 911 or your local police or fire department emergency services if the emergency is very severe and you are unable to get to the nearest provider.

If you must go to a non-GHC-SCW hospital or provider, call GHC-SCW at (608) 828-4853 or (800) 605-4327 as soon as you can to tell us what happened.

Please remember, hospital emergency rooms are for true emergencies only.

Unless you have a true emergency, call your doctor or our 24-hour emergency number at (855) 661-7350 before you go to the emergency room. If you do not know if your illness or injury is an emergency, call our 24-hour GHC NurseConnect line at (855) 661-7350 before you go to the emergency room. We will tell you where you can get care.

A prior authorization is not required for emergency services.

Medical Care Received Outside Wisconsin

If you travel outside Wisconsin and need emergency care, health care providers in the area where you travel can treat you and send the bill to GHC-SCW. You may have copayments for emergency services provided outside Wisconsin.

GHC-SCW does not cover any services, including emergency services, provided outside the United States, Canada, and Mexico. If you need emergency services while in Canada or Mexico, GHC-SCW will cover the service only if the doctor's or hospital's bank is in the United States. Other services may be covered with GHC-SCW approval if the provider has a United States bank. Please call GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 if you get any emergency services outside the United States.

If you get a bill for services, call our GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327 right away.

EMERGENT AND URGENT CARE

For Urgent and Emergency Mental Health Crisis

When you have a mental health emergency, GHC-SCW has therapists who can talk to you 24 hours a day, 7 days a week. Here's how to reach these on call providers:

- Monday-Friday, 8 a.m. to 5 p.m.: Call our Mental Health Call Center at (608) 441-3290.
- After business hours and weekends: Call our NurseConnect line at (855) 661- 7350. They'll connect you with an on call Mental Health Provider.
- Other hotlines and resources for mental health emergencies:
 - » (800) 273-8255 - National Suicide Prevention Hotline
 - » (866) 4-U-TREVOR ((866) 488-7386) for lesbian, gay, bisexual, transgender or questioning youth
 - » (888) 628-9454 for Spanish speaking counselors
 - » Crisis Text Line is a free, 24/7, confidential text message service for people in crisis. A live, trained crisis counselor receives the text and responds quickly. Text: MATTERS or HOME to 741741
 - » Trevor Project text: Text START to 678678 Available 24/7/365

If you are currently having thoughts of ending your life or harming other people call 911 or have an adult take you to:

**UnityPoint-Meriter
Emergency Room**
202 S Park Street
Madison, WI 53715

**University Hospital
Emergency Room**
600 Highland Avenue
Madison, WI 53792

**UW Emergency Room
at The American Center**
4602 Eastpark Blvd
Madison, WI 53718

Pregnancy Related Emergencies

If you feel you need immediate pregnancy care:

1. Call your Obstetric (OB) provider right away. If you don't have an OB provider, call your primary care clinic OR
2. Call the 24-hour GHC NurseConnect line at (855) 661-7350.
3. If the emergency is serious, go to Unity Point Health-Meriter at 202 S. Park Street in Madison, or call 911.

Getting Care Away From Home

Follow these rules if you need medical care, but are too far away from home to go to your regular primary care physician or clinic:

- For true emergencies, go to the nearest hospital, clinic, or doctor. Call GHC-SCW Member Services Department at (608) 828-4853 or toll-free at (800) 605-4327 as soon as you can to tell us what happened.
- For urgent or routine care away from home, you must first get approval from us to go to a different doctor, clinic, or hospital. This includes children who are spending time away from home with a parent or relative. Call GHC-SCW Member Services Department at (608) 828-4853 or toll-free at (800) 605-4327 for approval to go to a different doctor, clinic, or hospital.

Wisconsin BadgerCare Plus Benefits

GHC-SCW is responsible for providing all medically necessary covered services under BadgerCare Plus. Some services may require a prior approval by GHC-SCW's Care Management Department.

When You May be Billed for Services

Under BadgerCare Plus you do not have to pay for covered services other than required copayments. The amount of your copay cannot be greater than it would have been in fee-for-service. To help ensure that you are not billed for services, you must see a provider in GHC-SCW's network. The only exception is for emergencies. If you are willing to accept financial responsibility and make a written payment plan with your provider, you may ask for noncovered services. Providers may bill you up to their usual and customary charges for noncovered services.

If you get a bill for a service you did not agree to, please call Member Services at (800) 605-4327.

Copayments

Under BadgerCare Plus GHC-SCW, its providers and subcontractors may bill you small service fees, called copayments. The following members do not have to pay copayments:

- Nursing home residents
- Pregnant women
- Members younger than 19 years old who are members of a federally recognized tribe
- Members younger than 19 years old with incomes at or below 100 percent of the federal poverty level

The following services are covered. Please note: Some services may require prior authorization. A complete list is available upon request.

- Chiropractic services (covered through the State of Wisconsin)
- Dental Services (covered through the State of Wisconsin)
- Pharmacy Drugs (covered through the State of Wisconsin)
- Disposable Medical Supplies
- Durable Medical Equipment
- Hearing Services
- Hospice Services
- Inpatient hospital services
- Mental health and substance abuse treatment
- Nursing home services
- Outpatient hospital – emergency room
- Outpatient hospital services
- Physical therapy, occupational therapy, and speech therapy
- Physician (doctor) services
- Podiatry (foot) services
- Prenatal and emergency care
- Preventive Services (such as immunizations, lead testing, mammograms, and Pap tests)
- Reproductive health services
- Smoking cessation services
- Transportation – ambulance, specialized medical vehicle, and non-emergency medical transportation (covered through the State of Wisconsin)
- Vision Services



SERVICES COVERED BY BADGERCARE PLUS

The covered services information in the following chart is provided as general information from the State of Wisconsin.

Service	Coverage Under the BadgerCare Plus Standard Plan and WI Medicaid
Ambulatory Surgery Centers	Coverage of certain surgical procedures and related lab services. \$3 copayment per service.
Chiropractic Services	Full coverage. \$0.50 to \$3 copayment per service.
Dental – This benefit is provided directly by the State of WI.	Full coverage. \$0.50 to \$3.00 copayment per service.
Disposable Medical Supplies (DMS)	Full coverage. \$0.50 to \$3 per service and \$0.50 per prescription for diabetic supplies.
Drugs – This benefit is provided directly by the State of WI.	Comprehensive drug benefit with coverage of generic and brand name prescription drugs and some over-the-counter (OTC) drugs. Members are limited to five prescriptions per month for opioid drugs. Copayments are as follows: <ul style="list-style-type: none"> • \$0.50 for OTC drugs. • \$1.00 for generic drugs. • \$3.00 for brand name drugs. Copayments are limited to \$12.00 per member, per provider, per month. Over-the-counter drugs are excluded from this \$12.00 maximum.
Durable Medical Equipment (DME)	Full coverage. \$0.50 to \$3 per copayment per item. Rental items are not subject to copayment.
End-Stage Renal Disease	Full coverage. No copayment.
Health Screenings for Children	Full coverage of HealthCheck screenings and other services for individuals 20 years and younger. No copayment.
Home Care Services (Home Health, Private Duty Nursing [PDN], and Personal Care)	Full coverage of PDN, home health, and personal care services. No copayment.
Hospice	Full coverage. No copayment.
Inpatient Hospital	Full coverage. \$3.00 copayment per day with a \$75.00 cap per stay.
Mental Health and Substance Abuse Treatment	Full coverage (not including room and board). \$0.50 to \$3.00 copayment per service, limited to the first 15 hours or \$825.00 of services, whichever comes first, provided per calendar year. Copayment not required when services are provided in a hospital setting.
Nursing Home Services	Full coverage. No copayment.

SERVICES COVERED BY BADGERCARE PLUS

Service	Coverage Under the BadgerCare Plus Standard Plan and WI Medicaid
Outpatient Hospital — Emergency Room	Full coverage. No copayment.
Outpatient Hospital	Full coverage. \$3.00 copayment per visit.
Physical Therapy, Occupational Therapy, and Speech and Language Pathology	Full coverage. \$0.50 to \$3.00 copayment per service. Copayment obligation limited to the first 30 hours or \$1,500.00, whichever occurs first, during one calendar year (copayment limits calculated separately for each discipline).
Physician	Full coverage, including laboratory and radiology. \$0.50 to \$3.00 copayment per service, limited to \$30.00 per provider per calendar year. No copayment for preventive services, emergency services, anesthesia, or clozapine management.
Podiatry	Full coverage. \$0.50 to \$3.00 copayment per service, limited to \$30.00 per provider per calendar year.
Prenatal/Maternity Care	Full coverage, including prenatal care coordination, and preventive mental health and substance abuse screening and counseling for women at risk of mental health or substance abuse problems. No copayment.
Reproductive Health Service & Family Planning Services.	Full coverage, excluding infertility treatments, surrogate parenting and related services, including, but not limited to, artificial insemination and subsequent obstetrical care as a noncovered service, and the reversal of voluntary sterilization. No copayment for family planning services.
Routine Vision	Full coverage including coverage of eyeglasses. \$0.50 to \$3.00 copayment per service.
Transportation — Ambulance, Specialized Medical Vehicle (SMV), Common Carrier	Full coverage of emergency and non-emergency medical transportation to and from a certified provider for a covered service. Copayments are as follows: <ul style="list-style-type: none"> • \$2.00 copayment for non-emergency ambulance trips. • \$1.00 copayment per trip for transportation by SMV. • No copayment for transportation by common carrier or emergency ambulance.

Other Insurance

If you have other insurance in addition to GHC-SCW, you must tell your doctor or other health care provider. Your doctor or other health care provider must bill your other insurance before billing GHC-SCW. If your GHC-SCW doctor or other health care provider does not accept your other insurance, call the HMO Enrollment Specialist at (800) 291-2002. The HMO Enrollment Specialist can tell you how to use both insurance plans.

Benefit Specific Information

MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES

Substance Abuse Treatment

Substance abuse treatment (drug and alcohol) are covered under Badgercare Plus.

UW Behavioral Health and Recovery provides substance use and addiction services for GHC-SCW members. GHC-SCW members can contact UW Health Behavioral Health and Recovery at (608) 282-8270. They offer services designed to assess and treat substance abuse problems. All services are private. You don't need a referral for these services.

Mental Health Services

GHC-SCW provides mental health services for GHC-SCW members. If you're interested in receiving services, call our Mental Health Department at (608) 441-3290. They'll talk to you about your needs and connect with a provider.

All services provided by GHC-SCW are private.

FAMILY PLANNING SERVICES

We provide private family planning services to all members, including minors. If you do not want to talk to your primary care physician about family planning, call our Member Services Department at (800) 605-4327. We will help you choose a GHC-SCW family planning provider who is different from your primary care provider.

We encourage you to get family planning services from a GHC-SCW provider so that we can better coordinate all your health care. However, you can go to any family planning clinic that will accept your ForwardHealth ID card, even if the clinic is not part of GHC-SCW.

DENTAL SERVICES

Dental services are a covered benefit under BadgerCare Plus and Care4Kids. You may get covered dental services from a Medicaid-enrolled provider who will accept your ForwardHealth ID card.

To find a Medicaid-enrolled provider:

1. Go to www.forwardhealthwi.gov.
2. Click on the Members link or icon in the middle section of the page.
3. Scroll down and click on the Resources tab.
4. Click on the Find a Provider link.
5. Under Program, select BadgerCare Plus.

Or, you can call ForwardHealth Member Services at (800) 362-3002.

DENTAL EMERGENCIES

A dental emergency is when you need urgent care for severe dental pain, swelling, fever, infection or injury to teeth.

If you or your child has a dental emergency, you have the right to obtain treatment within 24 hours of your request.

If you have a dentist, call them right away. Let them know that you or your child has a dental emergency. Explain the exact problem. It's important that the office understands you or your child has a dental emergency.

If you have a severe dental emergency, you can go to the GHC-SCW Capitol Clinic Urgent Care for assistance with dental pain. GHC-SCW doesn't cover dental care. If you need help finding a dentist, call Forward Health Member Services at (800) 362-3002.

Benefit Specific Information (Continued)

CHIROPRACTIC SERVICES:

Chiropractic services are a covered benefit under BadgerCare Plus. You may get covered chiropractic services from a Medicaid-enrolled provider who will accept your ForwardHealth ID card. To find a Medicaid-enrolled provider:

1. Go to www.forwardhealthwi.gov.
2. Click on the Members link or icon in the middle section of the page.
3. Scroll down and click on the Resources tab.
4. Click on the Find a Provider link.
5. Under Program, select BadgerCare Plus.
6. Or, you can call ForwardHealth Member Services at (800) 362-3002.

VISION SERVICES:

GHC-SCW provides covered vision services, including eyeglasses; however, some limitations apply. For more information, call our Member Service Department at (800) 605-4327.

AUTISM TREATMENT SERVICES

Behavioral treatment services are a covered benefit under BadgerCare Plus. You may get covered autism treatment services from a Medicaid-enrolled provider who will accept your ForwardHealth ID card. To find a Medicaid-enrolled provider:

1. Go to www.forwardhealthwi.gov.
2. Click on the Members link or icon in the middle section of the page.
3. Scroll down and click on the Resources tab.
4. Click on the Find a Provider link.
5. Under Program, select BadgerCare Plus.

Or, you can call ForwardHealth Member Services at (800) 362-3002.

PHARMACY BENEFITS

You may get a prescription from a GHC-SCW doctor, specialist, or dentist. You can get covered prescriptions and certain over-the-counter items at any pharmacy that will accept your ForwardHealth ID card.

You may have copayments or limits on covered medications. If you cannot afford your copayments, you can still get your prescriptions.

TRANSPORTATION SERVICES

Non-emergency medical transportation (NEMT) is available through the DHS NEMT manager. The NEMT manager arranges and pays for rides to covered services for members who have no other way to receive a ride. Non-emergency medical transportation can include rides using:

- Public transportation, such as a city bus
- Non-emergency ambulances
- Specialized medical vehicles
- Other types of vehicles, depending on a member's medical and transportation needs

Additionally, if you use your own private vehicle for rides to and from your covered health care appointments, you may be eligible for mileage reimbursement.

You must schedule routine rides at least two business days before your appointment. You can schedule a routine ride by calling the NEMT manager at (866) 907-1493 (or TTY 711), Monday through Friday, from 7 a.m. until 6 p.m. You may also schedule rides for urgent appointments. A ride to an urgent appointment will be provided in three hours or less.

Getting the Health Care You Need

CARE MANAGEMENT

As a member of GHC-SCW, you may be asked to talk with a trained staff member about your health care needs. GHC-SCW will contact you within the first 60 days of your being enrolled with GHC-SCW to schedule a time to talk about your medical history and the care you need. It is very important that you talk with us so that you can get the care and services you need. If you have questions or would like to contact GHC-SCW directly to schedule a time to talk about your health care needs, please call our Care Management Department at (608) 257-5294.

If you have complex health needs, you may benefit from Case Management if you have any of the following conditions:

- If you have Heart Disease and Diabetes
- If you struggle with alcohol, opioids, or other recreational drugs
- If you're over 18 years old, had a psychiatric admission AND struggle with other health conditions
- If your child is under 18 years old and has been admitted for psychiatric reasons
- If you're pregnant and at risk of having a poor birth outcome

Care Management services is free and voluntary. You can end services at any time. You don't need to get a referral for services. The services are short term and last up to one year.

HOW CAN A CASE MANAGER HELP YOU?

A Case Manager:

- Works to improve your quality of life, your ability to function and overall health.
- Helps you navigate the complex care system.
- Helps you understand your health insurance benefits so you'll get the most from your coverage.
- Answer questions about your health care.
- Helps you access the community resources you need to live better.
- Support you and reinforce your treatment and therapies.

GHC-SCW Case Managers believe in taking a holistic approach to health care. They'll work with you to create a care plan just for you. Your care plan will help you set priorities and achieve your maximum health potential. Your Case Manager, your care team and health providers work together to ensure you receive high-quality care.

Getting Help When You Have Questions or Problems

GHC-SCW Member Advocate

GHC-SCW has a Member Advocate to help you get the care you need. You should contact your Member Advocate for help with any questions about getting health care and solving any problems you may have getting health care from GHC-SCW. You can reach the Member Advocate at (608) 662-4988 or (608) 662-4991.

Enrollment Specialist

To get information about what managed care is and other managed care choice counseling, you can contact call the HMO Enrollment Specialist at (800) 291-2002 for assistance.

State of Wisconsin HMO Ombuds Program

The state has designated Ombuds (individuals who provide neutral, confidential and informal assistance) who can help you with any questions or problems you have as an GHC-SCW Program member. The Ombuds can tell you how to get the care you need from GHC-SCW. The Ombuds can also help you solve problems or complaints you may have about the BadgerCare Plus program or GHC-SCW. Call (800) 760-0001 and ask to talk to an Ombuds.

If You Move

If you are planning to move, contact your current Income Maintenance (IM) agency. If you move to a different county, you must also contact the IM agency in your new county to update your eligibility for BadgerCare Plus or Medicaid SSI.

If you move out of GHC-SCW service area, call the HMO Enrollment Specialist at (800) 291-2002. The HMO Enrollment Specialist will help you choose a new HMO that serves your new area.

Getting a Second Medical Opinion

If you disagree with your doctor's treatment recommendations, you may be able to get a second medical opinion. Contact your doctor or our **Member Services Department at (800) 605-4327** for information.

HMO Exemptions

Generally, you must enroll in an HMO to get health care benefits through BadgerCare Plus. An HMO exemption means you are not required to join an HMO to get your health care benefits. Most exemptions are granted for only a short period of time, primarily to allow you to complete a course of treatment before you are enrolled in an HMO. If you think you need an exemption from HMO enrollment, call the HMO Enrollment Specialist at (800) 291-2002 for more information.

? ANSWERS TO YOUR QUESTIONS

FILING A GRIEVANCE, OR APPEAL

GRIEVANCES

A grievance is any complaint about your HMO or health care provider that is not related to a denial, limitation, reduction, or delay in your benefits. Grievance topics include things like the quality of services you were provided, rudeness from a provider or an employee, and not respecting your rights as a member.

We would like to know if you ever have a grievance about your care at GHC-SCW. Please call GHC-SCW's Badgercare Member Advocate at (608) 662-4988 or (608) 662-4991 or (800) 605-4327 and ask for the Badgercare Advocate. You may also write to us at the following address if you have a grievance:

Group Health Cooperative-SCW Administration
ATTN: Member Services Appeal Representative
1265 John Q Hammons Drive
Madison, WI 53717

If you want to talk to someone outside of GHC-SCW about the problem, call the HMO Enrollment Specialist at (800) 291-2002. The HMO Enrollment Specialist may be able to help you solve the problem or write a formal grievance to GHC-SCW or to the BadgerCare Plus program.

The address to file a grievance with the BadgerCare Plus programs is:

BadgerCare Plus and Medicaid SSI
Managed Care Ombuds
P.O. Box 6470
Madison, WI 53716-0470
1-800-760-0001

You may file a grievance at any time. You will not be treated differently from other members because you file a complaint or grievance. Your health care benefits will not be affected.

ANSWERS TO YOUR QUESTIONS

FILING A GRIEVANCE, OR APPEAL (Continued)

APPEALS

You have the right to appeal if you believe your benefits are wrongly denied, limited, reduced, delayed, or stopped by GHC-SCW. Your authorized representative or your provider may request an appeal for you if you have given them consent to do so.

When requesting an appeal, you must appeal to GHC-SCW first. The request for an appeal must be made no more than 60 days after you receive notice of services being denied, limited, reduced, delayed, or stopped.

If you need help writing a request for an appeal, please call the GHC-SCW Member Advocate at (608) 662-4988 or (608) 662-4991 or (800) 605-4327 and ask for the BadgerCare Advocate. You can also get help from the BadgerCare Plus and Medicaid SSI Ombuds at (800) 760-0001 or the HMO Enrollment Specialist at (800)-291-2002.

If you disagree with GHC-SCW's decision about your appeal, you may request a fair hearing with the Wisconsin Division of Hearing and Appeals. The request for a fair hearing must be made no more than 90 days after GHC-SCW makes a decision about your appeal.

If you want a fair hearing, send a written request to:

Department of Administration
Division of Hearings and Appeals
P.O. Box 7875
Madison, WI 53707-7875

The hearing will be held with an administrative law judge in the county where you live. You have the right to be represented at the hearing, and you can bring a friend for support. If you need a special arrangement for a disability or for language translation, please call (608) 266-3096 (voice) or (608) 264-9853 (hearing impaired).

If you need help writing a request for a fair hearing, please call either the BadgerCare Plus and Medicaid SSI Ombuds at (800) 760-0001 or the HMO Enrollment Specialist at (800) 291-2002.

You will not be treated differently from other members because you request a fair hearing. Your health care benefits will not be affected.

You may request to have the disputed services continued while the GHC-SCW appeal and State fair hearing process are occurring. The request to continue services must happen within 10 days of receiving the notice that services were denied or changed, or before the effective date of the denial or change in benefits. You may need to pay for the cost of services if the hearing decision is not in your favor.

? ANSWERS TO YOUR QUESTIONS

Important Additional Information

KNOWING ABOUT PHYSICIAN INCENTIVE PLAN

You have the right to ask if we have special financial arrangements with our physicians that can affect the use of referrals and other services you might need. To get this information, call our Member Services Department at (800) 605-4327 or (608) 828-4853 and request information about our physician payment arrangements.

KNOWING PROVIDER CREDENTIALS

You have the right to information about our providers including the provider's education, board certification, and recertification. To get this information, call our Member Services Department at (800) 605-4327 or (608) 828-4853.

COMPLETING AN ADVANCE DIRECTIVE, LIVING WILL, OR POWER OF ATTORNEY FOR HEALTH CARE

You have the right to make decisions about your medical care. You have the right to accept or refuse medical or surgical treatment. You have the right to plan and direct the types of health care you may get in the future if you become unable to express your wishes. You can let your doctor know about your wishes by completing an advance directive, living will, or power of attorney for health care. Contact your doctor for more information.

You have the right to file a grievance with the DHS Division of Quality Assurance if your advance directive, living will, or power of attorney wishes are not followed. You may request help in filing a grievance.

TRANSITION OF CARE

If you have moved from ForwardHealth or a BadgerCare Plus HMO to a new BadgerCare Plus HMO, then you have the right to:

- Continue to see your current providers and access your current services for up to 90 days. Please call your HMO upon enrollment to let them know who your provider is. If this provider is still not in the HMO network after 90 days, you will be given a choice of participating providers to make a new choice.
- Receive services that would pose a serious health risk or hospitalization if you did not receive them.

RIGHT TO MEDICAL RECORDS

You have the right to ask for copies of your medical records from your provider(s). We can help you get copies of these records. Please call (800) 605-4327 for help. Please note that you may have to pay to copy your medical records. You may correct inaccurate information in your medical records if your doctor agrees to the correction.

GHC-SCW MORAL OR RELIGIOUS OBJECTION

GHC-SCW will inform members of any covered Medicaid benefits which are not available through GHC-SCW because of an objection on moral or religious grounds.

GHC-SCW will inform members about how to access those services through the State.

Your BadgerCare Rights

- You have the right to have an interpreter with you during any BadgerCare Plus covered service.
- You have the right to get the information provided in this member handbook in another language or format.
- You have the right to get health care services as provided for in federal and state law. All covered services must be available and accessible to you. When medically appropriate, services must be available 24 hours a day, seven days a week.
- You have the right to get information about treatment options including the right to request a second opinion.
- You have the right to make decisions about your health care.
- You have the right to be treated with dignity and respect.
- You have the right to be free from any form of restraint or seclusion used as a means of force, control, ease, or reprisal.
- You have the right to be free to exercise your rights without adverse treatment by the GHC-SCW and its network providers.
- You may switch HMOs without cause during the first 90 days of GHC-SCW enrollment.
- You have the right to switch HMOs, without cause, if the State imposes sanctions or temporary management on GHC-SCW.
- You have the right to receive information from GHC-SCW regarding any significant changes with GHC-SCW at least 30 days before the effective date of the change.
- You have the right to disenroll from the GHC-SCW if:
 - » You move out of the GHC-SCW's service area.
 - » GHC-SCW does not, for moral or religious objections, cover a service you want.
 - » You need a related service performed at the same time, not all related services are available within the provider network, and your PCP or another provider determines that receiving the services separately could put you at unnecessary risk.
 - » Other reasons, including poor quality of care, lack of access to services covered under the contract, or lack of access to providers experienced in dealing with your care needs.

Your Civil Rights

GHC-SCW provides covered services to all eligible members regardless of the following:

- Age
- Race
- Disability
- National origin
- Race
- Gender

All medically necessary covered services are available and will be provided in the same manner to all members. All persons or organizations connected with GHC-SCW that refer or recommend members for services shall do so in the same manner for all members.

Fraud and Abuse

Healthcare fraud, waste, and abuse (FWA) is a national issue which even impacts GHC-SCW. We seek to uphold the highest ethical standards when providing care and services to our members. However, preventing FWA is an organizational effort which requires every employee, member, insurance agent, and provider to be knowledgeable about what FWA involves and looks like.

If you suspect fraud or abuse of the Medicaid program, you may report it.
Please go to www.reportfraud.wisconsin.gov.

You can also report fraud, waste, or abuse to GHC-SCW.
Please visit: <https://www.ghcscw.com/Pages/fraud-waste-abuse.aspx>

Important Contact Information

GHC-SCW Member Services Department

**(608) 828-4853 or
(800) 605-4327 (toll-free)**

Monday – Friday: 8 a.m. – 5 p.m.

GHC NurseConnect

(855) 661-7350

24 Hours a Day, 7 Days a Week

GHC-SCW Mental Health Department

To schedule an appointment call
(608) 441-3290

GHC-SCW Eye Care Center

(608) 257-7328

3051 Cahill Main, Fitchburg 53711
Monday – Friday: 8 a.m. – 5 p.m.

GHC-SCW BadgerCare Plus Advocates

**(608) 662-4988 or
(608) 662-4991**

Monday – Friday: 8 a.m. – 5 p.m.

GHC-SCW Urgent Care

(608) 442-8100

675 W. Washington Ave.,
Madison, WI 53703

Monday – Friday: 8 a.m. – 9 p.m.
Sat – Sun: 9 a.m. – 9 p.m.

Primary Care Clinics

GHC-SCW Clinics

**Capitol Clinic
(608) 257-9700**

675 W. Washington Ave.,
Madison, WI 53703
Monday & Tuesday: 8 a.m. – 7 p.m.
Wednesday: 8 a.m. – 5 p.m.
Thursday: 8 a.m. – 7 p.m.
Fri: 8 a.m. – 5 p.m.

**DeForest Clinic
(608) 846-4787**

815 S. Main St., DeForest, WI 53532
Mon – Fri: 8 a.m. – 4:30 p.m.

**East Clinic
(608) 222-9777**

5249 E. Terrace Dr., Madison, WI 53718
Monday: 8 a.m. – 7 p.m.
Tuesday – Friday: 8 a.m. – 5 p.m.

**Hatchery Hill Clinic
(608) 661-7200**

3051 Cahill Main, Fitchburg, WI 53711
Monday: 8 a.m. – 5 p.m.
Tuesday: 8 a.m. – 7 p.m.
Wednesday – Friday: 8 a.m. – 5 p.m.

**Madison College Community Clinic
(608) 441-3220**

Health Education Center-Truax Campus
1705 Hoffman St., Madison, WI 53704
Monday – Friday: 7:30 a.m. – 5 p.m.

**Sauk Trails Clinic
(608) 831-1766**

8202 Excelsior Dr., Madison, WI 53717
Monday: 8 a.m. – 7 p.m.
Tuesday – Friday: 8 a.m. – 5 p.m.

UW Health Family Medicine Clinics

**Belleville Family Medicine Clinic
(608) 424-3384**

1121 Bell West Blvd.,
Belleville, WI 53508
Monday – Friday: 8 a.m. – 5 p.m.

**Northeast Clinic Family Medical Center
(608) 241-9020**

3209 Dryden Dr., Madison, WI 53704
Monday – Friday: 8 a.m. – 5 p.m.

**Verona Clinic
(608) 845-9531**

100 N. Nine Mound Rd.
Verona, WI 53593
Monday – Friday: 8 a.m. – 5 p.m.

UW Health Clinics

**Cottage Grove Clinic
(608) 839-3104**

4590 Hwy N, Cottage Grove, WI 53527
Monday – Friday: 8 a.m. – 5 p.m.

**Cross Plains Clinic
(608) 798-3344**

2418 Brewery Rd., Cross Plains, WI 53528
Monday – Friday: 8 a.m. – 5 p.m.

**Mt. Horeb Clinic
(608) 437-3064**

600 N. 8th St., Mt. Horeb, WI 53572
Monday – Friday: 8 a.m. – 5 p.m.

UW Health - Stoughton Clinic

**Stoughton Clinic
(608) 877-2660**

1001 Nygaard St., Stoughton, WI 53589
Monday – Friday: 8 a.m. – 5 p.m.

Access Community Health Centers

**Joyce and Marshall Erdman Clinic
(608) 443-5480**

2202 S. Park St., Madison, WI 53713
Monday – Friday: 8:30 a.m. – 5 p.m.

**William T. Evjue Clinic
(608) 443-5480**

3434 E. Washington Ave.
Madison, WI 53704
Monday – Friday: 8 a.m. – 5 p.m.

**Wingra Family Medical Center
(608) 263-3111**

1102 S. Park St., Madison, WI 53715
Monday – Friday: 8 a.m. – 5 p.m.

If you live outside of the greater Madison area, and are interested in what regional clinics are available, please call the GHC-SCW Member Services Department at (608) 828-4853 or toll-free at (800) 605-4327.



of South Central Wisconsin

ghcsw.com

Please clip and keep as a quick reference.