

How to Obtain Medical Care

Using your health plan through GEMCare is easy. When you enrolled in your health plan you chose a primary care physician for yourself and your family members. This physician is responsible for all your health care needs, and will refer you to specialists when medically necessary.

When you or a family member need medical care, just call your primary care physician directly to schedule an appointment.

If You Need an Authorization

These are the steps involved with the processing of authorizations for specialist services, ancillary services, facilities and other care needs:

- After conferring with and/or examining you, your Primary Care Physician (PCP) determines the need for further services.
- Your PCP office initiates an Authorization Request, containing your demographic and health plan information, and outlining the clinical indication for the referral, including diagnosis and symptoms, treatment to date, test results, etc. The form is sent to Managed Care Systems, LP (MCS) for processing.
- MCS verifies eligibility and benefits for the requested service, then reviews the referral for medical necessity and appropriateness. Most routine requests are approved and processed within two working days. Urgent requests are handled as soon as

they are received. Those requests requiring further clinical information, benefit determination or other action are reviewed by a physician. Authorizations are either approved, pended for more information, approved as modified or denied.

- If a request is denied or modified for any reason, a letter is forwarded to you, explaining the reason for the denial or modification and outlining your appeal options.

- Approved authorizations are entered into our management information system. The hard copy that is generated is sent to your PCP's office and to the referred provider of service. For most services a notice is mailed to you directing you to call and make an appointment. Some authorizations are not mailed due to the urgent nature of the authorization or its confidential nature.

- After rendering services, the referred provider bills MCS. The claim is matched to the authorization in the system, and the claim is paid.

There are select services which the above would not apply. Those services include:

- Adult Cardiology
- Laboratory
- OB/GYN
- Ophthalmology
- Optometry
- Orthopedic
- Rheumatology
- Surgery
- Vascular Surgery
- Radiology (*Most services except MRI and CT scans*)

If your PCP determines that any of the listed services above are needed, a Specialty Service Request Authorization form, Lab slip or Radiology slip is given directly to you. Your PCP will either schedule an appointment for you or information will be provided for you to schedule the appointment yourself. Some services do not require an appointment to be made (i.e. laboratory, radiology).

For optometry services, you may call one of GEMCare's contracted optometrists directly and make an appointment.

In Case of an Emergency

An emergency is defined as a situation that requires immediate intervention to assist a person with potentially disabling or life-threatening conditions. Every health plan has its own definition, so please refer to your health



plan information for its definition and any special procedures which may apply. Generally there will be a higher copay amount for any Emergency Room or Urgent Care visit. If you or a family member find yourself in an emergency situation, do as follows:

■ Call your primary care physician or the GEMCare Health Line (refer to GEMCare Health Line).

■ If the illness or condition does not permit you to contact your physician, you should go directly to the nearest treatment facility. If possible go to one of the contracted facilities listed on the back of this brochure.

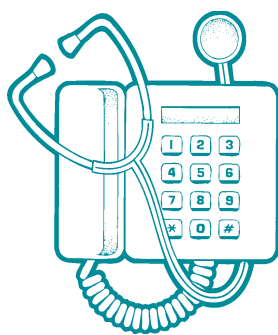
■ If you were not able to contact your primary care physician before seeking treatment, you or someone on your behalf should do so as soon as possible afterwards.

■ All follow-up care must be either performed or authorized by your primary care physician.

Please Note: If you do not follow the steps outlined above, you may be financially responsible for services received.

GEMCare Health Line

In order to better facilitate you in accessing care in emergent or urgent situations, GEMCare offers an after hours triage nurse. This service is provided to you by GEMCare Health Line and means that you can talk to a trained professional who can answer your medical questions and concerns outside normal business hours.



GEMCare Health Line
661.716.7100
800.414.5860

Health Line Hours
Weekdays from
5:00 pm to 10:00 pm
Weekends from
8:00 am to 10:00 pm

During the hours when GEMCare Health Line is not in operation, please call your physician directly for advice.

Some Important Advice

■ Always carry your health plan identification card with you. Also, always carry your primary care physician's phone number.

■ Study your health plan coverage. You may be subject to some unnecessary expenses if your health plan is not used properly.

■ Educate your close family and friends about your health plan coverage.

If you have any questions, please call GEMCare Customer Services at 661.716.7100 or 800.414.5860.

Urgent Care Facilities

Southwest Urgent Care Center
661.322.2273
9500 Stockdale Hwy
Bakersfield, CA 93311

PediCenter
661.410.9500
9500 Stockdale Hwy, #108
Bakersfield, CA 93311

Memorial Urgent Care
661.326.0088
3838 San Dimas, #B-100
Bakersfield, CA 93301

Emergency Facilities

Mercy Hospital
661.632.5000
2215 Truxtun Avenue
Bakersfield, CA 93301

Mercy Southwest Hospital
661.663.6000
400 Old River Road
Bakersfield, CA 93311

Memorial Hospital
661.327.1792
420 34th Street
Bakersfield, CA 93301

Kern Valley Hospital
760.379.26816412
Laurel Avenue
Lake Isabella, CA 93240



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