

Spira Care Patient Guide

CARE LIVES HERE



Kansas City



SPIRA CARE™

For Blue KC members enrolled in an ACA Individual or Family Plan
with exclusive access to Spira Care Centers

Welcome

We believe getting healthcare should be an experience that removes stress from your life. We believe the experience should be simple and centered around you. And we believe you should have someone in your corner to help you understand your health plan.

By choosing a Blue Cross and Blue Shield of Kansas City (Blue KC) plan with exclusive access to Spira Care Centers, you've chosen accessible, more personal, advanced primary care for newborns, infants, children, adolescents, adults and seniors. You have access to our Care Centers, the expertise of our Care Guides, and the benefits of your plan's network for care outside the Care Center.

We look forward to seeing you.

For Care Center hours and locations, visit [SpiraCare.com](https://www.spiracare.com).

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You have questions. We have answers.

Q: What will I pay for an appointment or service at a Spira Care Center?

A: Blue KC members enrolled in ACA Individual and Family Plans with exclusive access to Spira Care Centers will have no additional costs for any appointment or service provided at a Spira Care Center.

Q: I've enrolled in a Blue KC health plan with Spira Care. What services and benefits are available to me at Spira Care Centers?

A: Thanks for choosing a plan with Spira Care. You now have access to a simple and personalized healthcare experience. At Spira Care Centers, patients of all ages have access to advanced primary care services, including routine preventive care, sick care, treatment of injuries, chronic medical condition management, behavioral health consultations, routine labs, digital X-rays* and more. You can enjoy the peace of mind that comes with choosing Spira Care. You'll have the support of a Care Team and assistance with any services needed outside the Care Center that are in your plan's network.

Q: Where can I go for needs beyond what is offered at Spira Care, like specialty care or emergency situations?

A: You have access to your plan's network within the Kansas City metro area. For emergency situations, you are covered both in and out of your plan's network. Services beyond Spira Care (for example, a visit to a specialist, urgent care clinic or an emergency room) are subject to your plan's deductible.

Q: Are prescription services offered at Spira Care?

A: We do not have an on-site pharmacy or on-site prescription drug services. If part of your treatment plan includes a prescription medication, we will facilitate prescription services through convenient mail order or at your preferred pharmacy at your regular cost-sharing level.

*Digital x-rays are available at all Care Centers except Lee's Summit and Liberty. If you're visiting either of those locations and need a digital x-ray, we'll help you schedule an appointment at another Care Center.



Q: Are there plans to expand Spira Care and build new Care Centers in the future?

A: Spira Care Centers are located across the Kansas City metro area. We continue to evaluate adding locations. To take a virtual tour and learn more about the different Care Centers, visit [SpiraCare.com](https://www.SpiraCare.com).

Q: I already have a primary care or pediatric physician I love. Can I continue to receive care from my current provider?

A: While the plan is ideal for members who utilize the Care Centers, members still have access to all providers in their plan's network (subject to your plan's deductible). Many patients enjoy the convenient benefits and advanced primary care services offered at Spira Care including care for newborns, infants, children, adolescents, adults and seniors. Patients also have access to a team of Care Guides for care and coverage questions. To find out more about the providers at Spira Care Centers, visit [SpiraCare.com](https://www.SpiraCare.com).

Q: Do I need to schedule an appointment or can I walk in? When are the Care Centers open?

A: To ensure the best member experience, you need to schedule an appointment for all care needs. This includes wellness checkups, physicals, sick care, chronic medical condition management, immunizations and refills. In the event a Care Center is at capacity, we will work with you to find an alternative solution such as availability at another Care Center or finding an option in your plan's network (subject to your deductible). Spira Care Centers across the metro offer extended hours and multiple appointment options including in-person and virtual care. Visit [SpiraCare.com](https://www.SpiraCare.com) to learn more.

Care Needs

APPOINTMENT TYPES, SERVICES AND BENEFITS

At Spira Care Centers, you have access to an entire Care Team and a variety of advanced primary care services for newborns, infants, children, adolescents, adults and seniors – all at no additional cost* to you.

Access to Care Guides

Care Guides leverage their nursing and benefit experience to resolve care dilemmas and answer questions regarding benefits, cost and care management.

Advanced Primary Care

Our Care Teams practice family medicine managing common and long-term illnesses, focusing on overall health and well-being. This includes disease prevention, health maintenance, behavioral health consultations, member education, treatment of injuries, and diagnosis and treatment of acute and chronic illness.

Behavioral Health Consultations

On-site Behavioral Health Consultants provide support for things like stress, depression and anxiety. They also help patients manage underlying behavioral health challenges that accompany chronic medical conditions like diabetes, hypertension and chronic pain, among others.

Have a behavioral healthcare need most appropriate for Specialty Behavioral Health? A Spira Care Behavioral Health Consultant will help patients identify in-network behavioral health services. Costs for these in-network services are subject to your plan's benefits.

Chronic Medical Condition Management

Care and support for a condition like diabetes or heart disease – providing the medical and behavioral care, knowledge, skills and resources to help you better manage your disease and improve your quality of life.

* Blue KC members enrolled in ACA Individual and Family Plans with exclusive access to Spira Care Centers will have no costs for any appointment or service provided at a Spira Care Center.

Diabetes Education and Health Coaching

Diabetes educators and health coaches will support and advocate for you, help you achieve individualized goals and optimize your health outcomes.

Digital X-Rays and Routine Lab Draws

Digital x-rays* and routine lab draws** are offered at Care Centers based on a primary care need and ordered by your Spira Care provider. We do not accept or facilitate orders from providers outside of a Spira Care Center.

Injuries

Treatment of lacerations and musculoskeletal injuries.***

Immunizations

Spira Care Teams administer a wide range of CDC-recommended immunizations** for newborns, infants, children, adolescents, adults and seniors.

Routine Preventive Care

Includes wellness visits, screenings, behavioral health consultations and immunizations for preventing or avoiding illness and other health issues.

Sick Care

Available for needs like the flu, sore throat, urinary tract infection, ear pain, and pink eye. Call **913-29-SPIRA (77472)** to inquire about a same-day or next-day appointment. After business hours, one of our providers is always on call and available by phone for care needs that can't wait until the next business day. Call **913-29-SPIRA (77472)** and follow the prompts to be connected to the answering service.

* Digital x-rays are available at all Care Centers except Lee's Summit and Liberty. If you're visiting either of those locations and need a digital X-ray, we'll help you schedule an appointment at another Care Center.

** All services provided at Spira Care Centers are based on your primary care needs only and must be ordered by a member of the Spira Care Team. This includes digital x-rays, routine labs and immunizations. Orders by a specialist or someone outside of the Care Center cannot be completed or fulfilled at Spira Care Centers.

*** Your health coverage through any of the Blue KC plans cannot be used for an on-the-job or work-related injury or illness.

An Advocate for You

CARE GUIDES

At Spira Care, you have access to Care Guides to help coordinate care, answer questions and explain benefits.

These professionals leverage their nursing and benefit experience to resolve care dilemmas and answer questions regarding benefits, cost and care management.

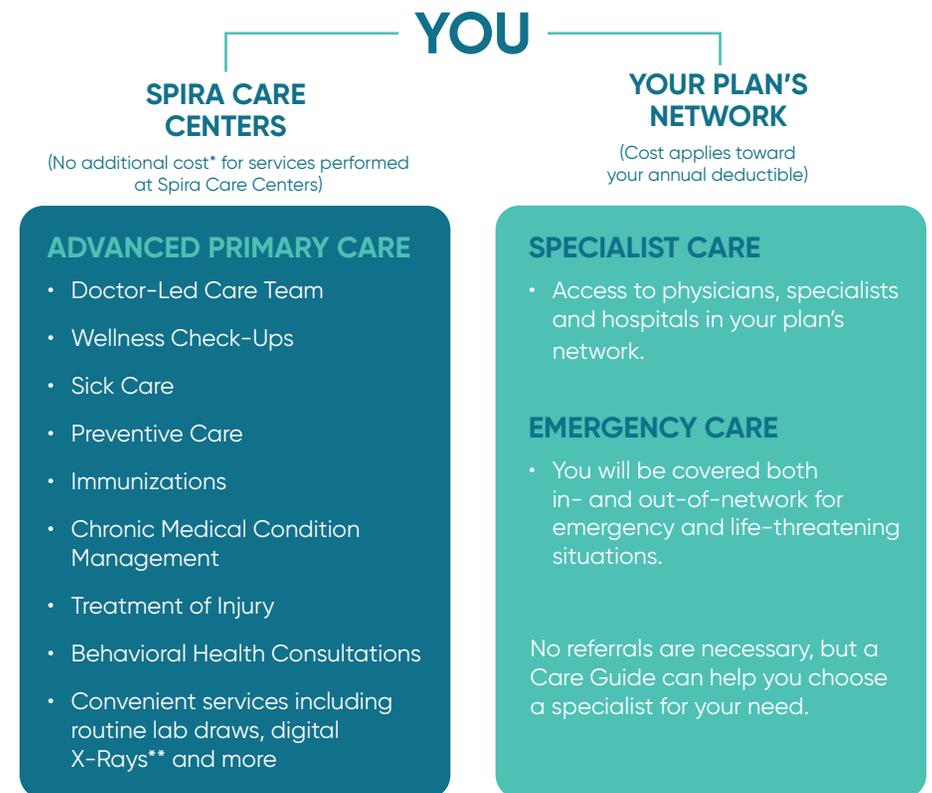
Call **913-29-SPIRA (77472)** to speak to a Care Guide.



Spira Care Centers and Your Plan's Network

RECEIVING CARE

You have two options for receiving care: visit a Spira Care Center or see a provider in your plan's network. See pages 11-13 for more information on plan types and network.



To set up an appointment at your Care Center, call **913-29-SPIRA (77472)**.

* Blue KC members enrolled in ACA Individual and Family Plans with exclusive access to Spira Care Centers will have no costs for any appointment or service provided at a Spira Care Center.

** Digital x-rays are available at all Care Centers except Lee's Summit and Liberty. If you're visiting either of those locations and need a digital x-ray, we'll help you schedule an appointment at another Care Center.

MAKING AN APPOINTMENT

Making an appointment at a Spira Care Center is easy – call **913-29-SPIRA (77472)** or visit **MySpiraCare.com**. Our Care Centers offer appointments Monday through Friday and a limited number of evening and weekend appointments. To learn more, visit **SpiraCare.com**.

All you need to bring to your appointment is your Blue KC member ID card and government-issued photo ID like a driver's license or state-issued ID card or passport.



Want to do the paperwork before your first appointment? If you've registered for the patient portal, visit **MySpiraCare.com** or call your Care Guide for instructions at **913-29-SPIRA (77472)**.

EXCLUSIVE ACCESS

As a Blue KC member enrolled in a healthcare plan with exclusive access to Spira Care Centers, you'll enjoy access to advanced primary care at convenient Spira Care Centers located throughout the Kansas City metro area.

For needs outside the Care Centers, such as specialty or emergency care, members have access to their plan's network.

To take full advantage of your benefits, it's important to understand your network and plan type. These can be found on your Blue KC member ID card. If you have any questions or need help understanding your plan, please call **913-29-SPIRA (77472)** to speak to a Care Guide. See pages 12-13 for more information on plan types and network.

YOUR ID CARD

Network

Within the Kansas City metro area, there are two plan network options. Your card will indicate either the BlueSelect or BlueSelect Plus network. Learn more about your network on pages 12-13 and 16-17.

Plan

You are on an EPO network. See page 13 for more information.



Blue KC offers four plan types. Which plan are you enrolled in?

1. BLUE KC CHOICE SILVER 5000 (WITH SPIRA CARE)

Blue KC Choice Silver 5000 (with Spira Care) is a combined primary care and insurance offering that provides advanced primary care with no deductibles, no copays, and no additional cost for procedures you receive at Spira Care Centers. For needs outside of the Care Centers, you will incur a cost applied toward your deductible. Members have access to the BlueSelect and BlueSelect Plus (BSP) network within the Kansas City metro area. You must receive all care from in-network providers except for emergency and urgent services. Nonemergency and nonurgent services received out-of-network will not be covered.

AT A GLANCE

ADVANCED PRIMARY CARE SERVICES AT SPIRA CARE CENTERS:

 No cost

BLUESELECT AND BSP NETWORK FOR SPECIALTY CARE/HOSPITALIZATION:

 Costs apply to your deductible

OUT-OF-NETWORK:

 No out-of-network coverage except emergency and urgent services

2. BLUE KC CHOICE SILVER 6000 (WITH SPIRA CARE)

Blue KC Choice Silver 6000 (with Spira Care) is a combined primary care and insurance offering that provides advanced primary care with no deductibles, no copays, and no additional cost for procedures you receive at Spira Care Centers. For needs outside of the Care Centers, you will incur a cost applied toward your deductible. Members have access to the BlueSelect network within the Kansas City metro area. You must receive all care from in-network providers except for emergency and urgent services. Nonemergency and nonurgent services received out-of-network will not be covered.

AT A GLANCE

ADVANCED PRIMARY CARE SERVICES AT SPIRA CARE CENTERS:

 No cost

BLUESELECT NETWORK FOR SPECIALTY CARE/HOSPITALIZATION:

 Costs apply to your deductible

OUT-OF-NETWORK:

 No out-of-network coverage except emergency and urgent services

3. BLUE KC CHOICE BRONZE 7000 (WITH SPIRA CARE)

Blue KC Choice Bronze 7000 (with Spira Care) is a combined primary care and insurance offering that provides advanced primary care with no deductibles, no copays, and no additional cost for procedures you receive at Spira Care Centers. For needs outside of the Care Centers, you will incur a cost applied toward your deductible. Members have access to the BlueSelect and BlueSelect Plus (BSP) network within the Kansas City metro area. You must receive all care from in-network providers except for emergency and urgent services. Nonemergency and nonurgent services received out-of-network will not be covered.

AT A GLANCE

ADVANCED PRIMARY CARE SERVICES AT SPIRA CARE CENTERS:

 No cost

BLUESELECT AND BSP NETWORK FOR SPECIALTY CARE/HOSPITALIZATION:

 Costs apply to your deductible

OUT-OF-NETWORK:

 No out-of-network coverage except emergency and urgent services

4. BLUE KC CHOICE BRONZE 8700 (WITH SPIRA CARE)

Blue KC Choice Bronze 8700 (with Spira Care) is a combined primary care and insurance offering that provides advanced primary care with no deductibles, no copays, and no additional cost for procedures you receive at Spira Care Centers. For needs outside of the Care Centers, you will incur a cost applied toward your deductible. Members have access to the BlueSelect network within the Kansas City metro area. You must receive all care from in-network providers except for emergency and urgent services. Nonemergency and nonurgent services received out-of-network will not be covered.

AT A GLANCE

ADVANCED PRIMARY CARE SERVICES AT SPIRA CARE CENTERS:

 No cost

BLUESELECT NETWORK FOR SPECIALTY CARE/HOSPITALIZATION:

 Costs apply to your deductible

OUT-OF-NETWORK:

 No out-of-network coverage except emergency and urgent services

Exclusive Provider Organization (EPO): All Blue KC Individual and Family Plans with Spira Care are built on an EPO insurance model. In an EPO, members must receive all care from in-network providers except for emergency services. Nonemergency services received out-of-network will not be covered.

Understanding Your Plan Benefits

Have questions? Contact a Care Guide at **913-29-SPIRA (77472)**.

Depending on your plan type and metallic level, your deductible, max out of pocket and prescription copay levels may differ. Use the chart below to easily understand your plan's benefits!

Network	Coinsurance	Deductible (Single)	Out-of-Pocket (OOP) Max (Single)	Spira Care Center Copay	Telehealth Visits
Blue KC Choice Silver 5000 (with Spira Care)					
BlueSelect EPO or BlueSelect Plus EPO	50%	\$5,000	\$8,000	\$0	\$0 with Blue KC Virtual Care App or Spira Care Provider
Blue KC Choice Silver 6000 (with Spira Care)					
BlueSelect EPO	50%	\$6,000	\$8,000	\$0	\$0 with Blue KC Virtual Care App or Spira Care Provider
Blue KC Choice Bronze 7000 (with Spira Care)					
BlueSelect EPO or BlueSelect Plus EPO	50%	\$7,000	\$8,700	\$0	\$0 with Blue KC Virtual Care App or Spira Care Provider
Blue KC Choice Bronze 8700 (with Spira Care)					
BlueSelect EPO	0%	\$8,700	\$9,100	\$0	\$0 with Blue KC Virtual Care App or Spira Care Provider

Network Visits	Urgent Care	Specialist Visit	Hospital Visit	Emergency Room	Prescription Drug Tier 1 (Low Cost Generic)/Tier 2 (Generic)/Tier 3/Tier 4/Tier 5/Tier 6
\$50	\$75	\$100	Deductible/coinsurance	Deductible/coinsurance	\$5/\$20/\$75/\$250/\$350/Deductible & 50%
\$50	\$75	\$100	Deductible/coinsurance	Deductible/coinsurance	\$5/\$20/\$75/\$250/\$350/Deductible & 50%
Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	\$5/\$30/Deductible & coinsurance/Deductible & coinsurance/ \$400/Deductible & coinsurance
Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	\$5/\$50/Deductible & coinsurance/Deductible & coinsurance/ \$400/Deductible & coinsurance

Spira Care and Your Plan's Network

Spira Care Centers serve members' primary care needs while access to the BlueSelect and/or BlueSelect Plus networks offer coverage for any specialty needs outside the Care Centers. See pages 11-13 to find your plan to determine what network you have access to.



BlueSelect and BlueSelect Plus Networks

- 4,100+ Physicians & Specialists
- 11,000 Access Points
- Lower Overall Cost
- In- and Out-of-Network Emergency Room Coverage



Take a virtual tour at [SpiraCare.com/TOUR](https://www.spiracare.com/TOUR)



Learn more about our Care Teams and specific location hours at [SpiraCare.com](https://www.spiracare.com).

SPIRA CARE CENTERS NEAR YOU

Spira Care Crossroads

1916 Grand Boulevard
Kansas City, MO 64108

Spira Care Independence

3717 S Whitney Avenue
Independence, MO 64055

Spira Care Lee's Summit

760 NW Blue Parkway
Lee's Summit, MO 64086

Spira Care Liberty

8350 N Church Road
Kansas City, MO 64158

Spira Care Olathe

15710 W 135th Street, Suite 200
Olathe, KS 66062

Spira Care Overland Park

7341 W 133rd Street
Overland Park, KS 66213

Spira Care Shawnee

10824 Shawnee Mission Parkway
Shawnee, KS 66203

Spira Care Tiffany Springs

8765 N Ambassador Drive
Kansas City, MO 64154

Spira Care Wyandotte

9800 Troup Avenue
Kansas City, KS 66111

IN-NETWORK HOSPITALS

These hospitals are included in the **BlueSelect and/or BlueSelect Plus Network**:

Advent Health College Boulevard
Advent Health Shawnee Mission
Advent Health South Overland Park
Cameron Regional Medical Center
Children's Mercy Hospital*
Children's Mercy Hospital – South*
Liberty Hospital
North Kansas City Hospital
Olathe Medical Center

Providence Medical Center
St. Joseph Medical Center
St. Mary's Medical Center
University Health Truman Medical Center
University Health Lakewood Medical Center
University of Kansas Health System
Western Missouri Medical Center

All other hospitals in Blue KC's service area are considered out-of-network.

*BlueSelect Plus network only

What to Expect at Your Spira Care Appointment

STEP 1

Arrive at the Spira Care Center 15 minutes in advance of your appointment.

STEP 2

If there's a short wait, you can relax in our comfortable waiting area and enjoy a refreshment and snack.

STEP 3

A member of the Care Team will lead you to a designated room to meet your provider. If any routine labs are required, we'll take care of that down the hall.

STEP 4

After you meet with your provider, a Care Guide will answer any questions and make sure you understand your next steps.

STEP 5

You're all done!

We understand life happens and things come up.

If you're unable to make your appointment, please call at least 24 hours in advance to cancel or reschedule.

Preparing for a Specialist Appointment

Visiting a provider or specialist in your plan's network is easy.

1

While referrals aren't necessary for visiting a provider outside of a Spira Care Center, we do recommend working with a Care Guide to choose a specialist in your plan's network.

Care Guides have deep knowledge of in-network specialty care and will match you to a specialist that best meets your needs. In addition, Care Guides have the ability to estimate out-of-pocket costs attached to those services, helping you make the best decision for yourself and your wallet.

2

Once a specialist is selected, your Care Guide will help make the arrangements, including working with the provider to schedule an appointment.

You may be charged for care received outside of a Care Center. Any charges will be applied toward your annual deductible.



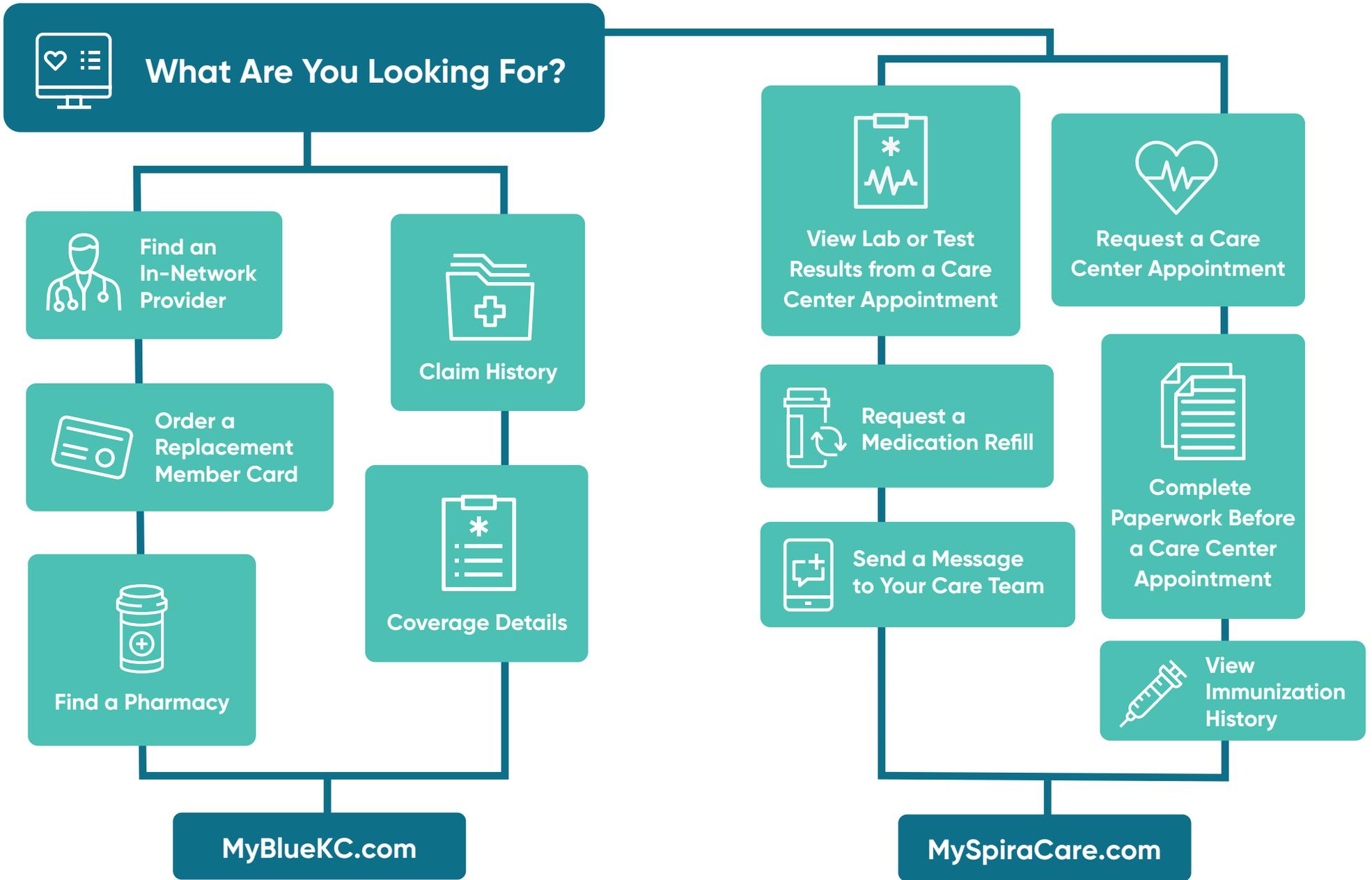
Remember to bring your Blue KC member ID card to every appointment.

It has all the information your doctors need to file a claim on your behalf.

Prefer to do the research yourself?

Log in at [MyBlueKC.com](https://www.MyBlueKC.com) to find a provider in your plan's network.

How to Use Your Online Tools



To register, visit MyBlueKC.com to enroll with your Blue KC member ID card.

To register, visit MySpiraCare.com or call 913-29-SPIRA (77472).

MEMBER RIGHTS AND RESPONSIBILITIES

As a Blue KC member, you have certain Rights and Responsibilities, as outlined below:

You have the right to:

- Receive considerate and courteous care with respect for personal privacy, dignity and confidentiality.
- Have a candid discussion of medically necessary and appropriate treatment options or services for your condition from any participating physician, regardless of cost or benefit.
- Receive medically necessary and appropriate care or services from any participating physician or other participating healthcare provider from those available as listed in your managed care plan directory or from any nonparticipating physician or other healthcare provider.
- Receive information and diagnosis in clear and understandable terms, and ask questions to ensure you understand what you are told by your physician and other medical personnel.
- Participate with providers and practitioners in making decisions about your healthcare, including accepting and refusing medical or surgical treatments.
- Give informed consent to treatment and make advanced treatment directives, including the right to name a surrogate decision maker in the event you cannot participate in decision making.
- Discuss your medical records with your physician and have health records kept confidential, except when disclosure is required by law or to further your treatment.
- Be provided with information about your managed healthcare plan, its services and the practitioners and providers providing care, as well as have the

opportunity to make recommendations about your rights and responsibilities.

- Communicate any concerns with your managed healthcare plan regarding care or services you received, receive an answer to those concerns within a reasonable time, and initiate the complaint and grievance procedure if you are not satisfied.

You have the responsibility to:

- Respect the dignity of other members and those who provide care and services through your managed healthcare plan.
- Ask questions of your treatment physician or treatment provider until you fully understand the care you are receiving and participate in developing mutually agreed upon treatment goals to the degree possible.
- Follow the mutually agreed upon plans and instructions for care that you have discussed with your healthcare practitioner, including those regarding medications. Comply with all treatment follow-up plans, and be aware of the medical consequences of not following instructions.
- Communicate openly and honestly with your treatment provider regarding your medical history, health conditions and the care you receive.
- Keep all scheduled healthcare appointments and provide advance notification to the appropriate provider if it is necessary to cancel an appointment.
- Know how to use the services of your managed healthcare plan properly.
- Supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care.

DISCLOSURE NOTICE

Blue KC subcontracts with other organizations [or vendors, or entities] to perform certain [health] services such as utilization management [(e.g., hospital concurrent review, prior authorizations, peer medical necessity review, denials, approvals, appeals), member complaints], provider credentialing, and case management for members with complex and catastrophic conditions.

PRIVACY PRACTICES NOTICE

This notice describes how personal and medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully. The privacy of your personal and medical information is important to us.

Summary of our privacy practices:

We may use and disclose your personal and medical information without your permission for treatment, payment and healthcare operations activities. Medical information includes data submitted by providers, lab results and other healthcare or wellness programs you elect to participate in. We may use and disclose your personal and medical information without your permission in support of efficient operation of a health insurance marketplace (e.g., qualified health plan application assistance), when required or authorized by law for public health activities, law enforcement, judicial and administrative proceedings, research and certain other public benefit functions.

We may disclose your personal and medical information to your family members, friends or any others you involve in your enrollment, healthcare or payment for your healthcare. We may disclose your medical information to appropriate public and private agencies in disaster relief situations.

We may disclose to your employer whether you are enrolled or disenrolled in the health plan it sponsors. We may disclose summary health information to your employer for certain limited purposes. If you are enrolled in an employer-sponsored group health plan, we may disclose your medical information to your employer to administer your group health plan if your employer explains the limitations on its use and disclosure of your medical information in the plan document for your group health plan. We will not otherwise use or disclose your medical information without your written authorization. You have the right to examine and receive a copy of your personal and medical information.

You have the right to receive an accounting of certain disclosures we may make of your personal and medical information. You have the right to request that we amend, further restrict use and disclosure of, or communicate in confidence with you about your personal and medical information. Please review this entire notice for details about the uses and disclosures we may make regarding your personal and medical information, about your rights and how to exercise them, and about complaints regarding or additional information about our privacy practices.

The complete Notice of Privacy Practices is available on our website – www.BlueKC.com.

Privacy Office

Blue Cross and Blue Shield of Kansas City (Blue KC)
P.O. Box 417012, Kansas City, MO 64141
Phone Numbers: 816-395-3784
Toll Free: 1-800-932-1114
Fax: 816-395-2862
Email: Privacy@BlueKC.com

MAXIMIZE YOUR SPIRA CARE EXPERIENCE

Spira Care combines primary care and health insurance into a single offering where you have access to Spira Care Centers designed to deliver advanced primary care. Here are helpful tips on how to best use your Spira Care services and benefits. We look forward to seeing you.

A FEW REMINDERS

- Arrive 15 minutes before your scheduled appointment to check in.
- Bring any medical history or immunization records with you.
- We understand life happens and things come up. If you're unable to make your appointment, please let us know at least 24 hours in advance so we can reschedule.
- Get to know your Care Guides. When you have questions, they have answers and can help take the confusion out of healthcare. They are there to assist you with any care needs in your plan's network and will be your biggest advocate. Care Guides are available at the Care Center or by calling **913-29-SPIRA (77472)**.



Kansas City



SPIRA CARE™

[SpiraCare.com](https://www.SpiraCare.com)

913-29-SPIRA (77472)