



Managed Care Terms Explained

Appeal	The process you use if you disagree with any decision about your health care. If you lose your eligibility (coverage), are denied a benefit, or disagree with any decision about your health insurance, you have the right to file an appeal.
Co-payment	A fixed amount you pay when you get a covered health care service
Durable Medical Equipment (DME)	Reusable medical equipment used when there is a medical need for the treatment or therapy for an illness or physical condition. Examples include oxygen, wheelchairs, walkers and bathroom or bedroom safety equipment.
Emergency Medical Condition	When an illness or injury is so serious that you (or your unborn baby's) health, bodily functions, body organs or body parts may be in danger if you don't get medical care right away. This includes childbirth, labor and delivery.
Emergency Medical Transportation	Transportation provided in emergencies such as an ambulance. If you are having an emergency, call 911.
Emergency Room Care	Care provided by an emergency department anywhere in the U.S., twenty-four (24) hours a day, every day of the year
Emergency Services	Treatment provided by an emergency department
Excluded Services	Any program, product or service that is not included in your health coverage
Grievance (or complaint)	The right to complain about anything except a decision about your coverage or pre-approval of services. If you are unhappy with your service or think you were treated poorly, you can make a complaint.
Habilitation Services and Devices	Outpatient physical, occupational and speech therapies that help you keep, learn or improve skills and functioning for daily living. They always require pre-approval.
Health Insurance	Covers your costs for check-ups or if you get sick.
Health Plan	A group of doctors, hospitals or other provider who work together to get you the health care you need.
Home Health Care	Hospital or nursing facility services given in your home for an illness or injury.
Hospice (Care) Services	Care that focuses on comfort and support for people in the end stage of life.
Hospitalization	Care at a hospital when you stay overnight and are admitted.

Hospital Outpatient Care	Care at a hospital when you do not stay overnight. Care in the emergency room when it is not an emergency.
Medically Necessary	Includes any program, product or service that will (or is reasonably expected to) prevent, diagnose, cure or correct, lower or help with your diagnosis
Network	A group of providers that agree to give health care services and products to members in a plan.
Non-participating provider	A provider, facility or supplier that does NOT give health services and products to members in the plan.
Participating Provider	A provider that chooses to accept Health First Colorado members.
Physician Services	Services provided by your doctor to help you feel better. These include physical exams, prevention services, and medical treatments.
Plan	A group of doctors, hospitals or other provider who work together to get you the health care you need
Pre-authorization or pre-approval	Getting approval for services before you use them.
Premiums	Some members pay Health First Colorado a premium (monthly cost for coverage).
Prescription Drug Coverage	The medications that are covered in your health plan
Prescription Drugs	Medications or drugs your doctor prescribes (orders) for you.
Primary Care Physician	A doctor you have selected that helps you stay healthy.
Primary Care Provider	A doctor or nurse practitioner (NP) who helps you get and stay healthy
Provider	Physician, nurse practitioner, or physician's assistant giving medical care.
Rehabilitation Services and Devices	Physical, occupational and speech therapies and devices that you need for a short time to help you recover from a serious injury, illness or surgery.
Skilled Nursing Care	Health care services you need that can only be provided or supervised by a registered nurse or other licensed professional. A doctor must order skilled nursing services. Services may be to improve or keep current health or to stop health from getting worse.
Specialist	A provider who works in one area of medicine, like a surgeon
Urgent Care	Care for a sickness or injury that needs medical care quickly. First call your primary care physician.



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