

# my benefit plan

## Understanding My Benefit Plan AND How to Access Services Outside of My Benefit Plan

Cardinal Innovations strives to make sure you can access and keep services that best serve your unique needs.

Sometimes, the availability of services may change and the information listed here explains different ways to access benefits, resources, or services that may be outside of your current benefit plan.

### Access Department

#### *Looking for services and resources?*

Cardinal Innovations' Access Department helps people identify enrollment eligibility, community resources, provider services, and crisis support.

For help getting connected to the right mental and behavioral health services, call our 24/7 Access Line at 1-800-939-5911.

If you or a loved one is experiencing a mental health crisis, dial \*\*ASK (star-star-2-7-5).

#### **More information can be found here:**

<https://www.cardinalinnovations.org/getmedia/27a4b808-5688-4f8d-ba0d-a21096dc8274/Access-Department-Quick-Facts.pdf>

### State-Funded Services

*State-funded services are for individuals who do not meet Medicaid requirements, but who live in Cardinal Innovations' coverage area and meet the following requirements:*

- 1) Reside within Cardinal Innovations' coverage area,  
**AND**
- 2) Meet the income guidelines as outlined by the sliding fee scale,  
**AND**
- 3) Need a service that is not covered by Medicaid

#### **More information about this can be found here:**

<https://www.cardinalinnovations.org/getmedia/7558d853-1d24-4df8-b0a8-572f4ae0d31e/cardinal-innovations-state-funded-services.pdf>

<https://www.cardinalinnovations.org/getmedia/40b009be-1b3b-415c-ba96-ac2d416830d2/Sliding-Fee-Scale-Yearly-FY1920.pdf>

## Traumatic Brain Injury Funding (TBI)

*Have you or a loved one suffered a traumatic brain injury?*

Cardinal Innovations uses separate funding to help support members with Traumatic Brain Injuries (TBI).

TBI happens because of a violent blow or jolt to the head that causes disruption of normal brain function, according to the Centers for Disease Control and Prevention (CDC). This can be caused by a fall, car crash, sports, violence, or combat injuries sustained in the military.

TBI funding is limited. Your provider can screen you for TBI to help determine if you're eligible for TBI funding.

**Read more about TBI here:**

<https://www.cardinalinnovations.org/Resources/Blog/Traumatic-Brain-Injury-infographic>

## Transitioning to Medicaid for Adults

*You or your teen is turning 18 and losing their Medicaid coverage.*

Transitioning into adulthood can be a challenging time, especially if your Medicaid lapses (or expires) when someone becomes a legal adult. This can make it harder to access services.

We recommend your teen (with your help, if needed) reapply for Medicaid for adults three months before they turn 18. It's important to do this so you and your teen can find out if they're still eligible for Medicaid. This will help you avoid a gap in health care coverage.

**Read more about Medicaid eligibility here:**

<https://medicaid.ncdhhs.gov/beneficiaries/get-started/eligibility-medicaid-or-health-choice>

## Appeals Process

*Your services have been reduced or denied.*

If your services through Cardinal innovations have been reduced or denied (or if your benefits have been used up), you have possible options to reinstate your benefits.

The Appeals Process helps members request an extra review to have their service request reconsidered and potentially reinstated.

**For more information, read here:**

<https://www.cardinalinnovations.org/getmedia/19a39221-6a5f-4727-87d4-453eacea9886/cardinal-innovations-appeals-brochure.pdf>

## Cardinal innovations Resource Library

*I have more questions about my membership and coverage.*

Cardinal Innovations Healthcare has a resource library with many helpful documents.

**You can search and review these documents here:**

<https://www.cardinalinnovations.org/Resources/Resource-Library>

## Other Services and Programs

*Are there services outside of Cardinal Innovations you can use?*

Cardinal Innovations has lots of services and programs available for you. However, if all your treatment options have been exhausted, you can check with the North Carolina Department of Health and Human Services (DHHS).

**Read more about your options with DHHS here:**

<https://medicaid.ncdhhs.gov/beneficiaries/get-started/find-programs-and-services>