Introduction

Occupational therapy (OT) is a type of therapy for people who have a physical or mental illness. This type of therapy helps them to recover by doing activities that are part of daily life. OT uses normal daily tasks or activities as training. These are focused on an area of a person’s life, like work or home. Examples are feeding, dressing, bathing, or other self-care activities. OT can also include teaching a person how to use a type of equipment needed to support their recovery. This policy explains when OT services may be covered.

Note: The Introduction section is for your general knowledge and is not to be taken as policy coverage criteria. The rest of the policy uses specific words and concepts familiar to medical professionals. It is intended for providers. A provider can be a person, such as a doctor, nurse, psychologist, or dentist. A provider also can be a place where medical care is given, like a hospital, clinic, or lab. This policy informs them about when a service may be covered.

Policy Coverage Criteria

<table>
<thead>
<tr>
<th>Type of Therapy</th>
<th>Medical Necessity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational therapy (OT)</td>
<td>Occupational therapy (OT) may be considered medically necessary when ALL of the following criteria are met:</td>
</tr>
<tr>
<td>Type of Therapy</td>
<td>Medical Necessity</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
|                                       | • The patient has a documented condition causing physical functional impairment or disability due to disease, illness, injury, surgery or physical congenital anomaly that interferes with activities of daily living (ADLs). AND • The patient has a reasonable expectation of achieving measurable improvement in a reasonable and predictable period of time based on specific diagnosis-related treatment/therapy goals. AND • Due to the physical condition of the patient, the complexity and sophistication of the therapy, and the therapeutic modalities used; the judgment, knowledge, and skills of a qualified OT provider are required.  
  o A qualified provider is one who is licensed where required and performs within the scope of licensure. AND • OT services provide specific, effective, and reasonable treatment for the patient’s diagnosis and physical condition consistent with a detailed plan of care (see Documentation Requirements).  
  o OT services must be described using standard and generally accepted medical/occupational therapy/rehabilitation terminology. The terminology should include objective measurements and standardized tests for strength, motion and functional levels and pain.  
  o The plan should include training for self-management for the condition(s) under treatment.  
  o Services provided that are not part of a therapy plan of care, or are provided by unqualified staff, are not covered.  

OT is considered not medically necessary when criteria are not met.                                                                                                                                                                                                 |

<p>| Home-based skilled occupational therapy (OT) | Home-based skilled occupational therapy may be considered medically necessary when the patient is homebound and other medically necessary criteria in this policy are met (see Definition of Terms). |</p>
<table>
<thead>
<tr>
<th>Type of Therapy</th>
<th>Medical Necessity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duplicate therapy</td>
<td>Duplicate therapy is considered not medically necessary. Duplicate therapy is when occupational therapy (OT) and physical therapy (PT) provide the same treatment for the same diagnosis. Services provided concurrently by OT and PT may be covered if there are separate and distinct functional goals for different diagnoses.</td>
</tr>
<tr>
<td>Maintenance therapy</td>
<td>Maintenance programs for occupational therapy are considered not medically necessary (see Definition of Terms).</td>
</tr>
<tr>
<td>Non-skilled therapy</td>
<td>Treatment that does not generally require the skills of a qualified OT provider are considered not medically necessary (see Definition of Terms).</td>
</tr>
</tbody>
</table>

**Documentation Requirements**

The clinical impression, diagnosis and treatment care plan documented for the initial and the follow-up visits must clearly support the medical necessity of the rehabilitation therapy provided.

**Documentation must be legible and include:**
- A key for any symbols, abbreviations or codes that are used by the provider and/or staff
- Brief notations, check boxes, and codes/symbols for treatment are acceptable if the notations refer to a treatment modality that has been described in the current plan of care
- Initials of the provider of service and any staff/employees who provide services

**Documentation of objective findings that include the following information:**
- A statement of the patient’s complaint
- Signs and symptoms of impairment or injury
- Signs or symptoms of the patient’s inability to perform activities of daily living (ADLs)

**The treatment plan of care:**
- Is patient-centered and appropriate for the symptoms, diagnosis and care of the condition
- Includes objectively measurable short and long-term goals for specific clinical and/or functional improvements in the patient’s condition with an estimated completion date
- Includes details of the specific modalities and procedures to be used in treatment
- Is approved by the referring physician (if applicable)

**A reevaluation of the patient’s progress is completed at each follow-up visit and includes**
Documentation Requirements

documentation of:

- Objective physical findings of the patient’s current status
- The patient’s subjective response to treatment
- Measured clinical and/or functional improvement in the patient’s condition
- A review of the treatment plan of care along with progress toward the short and long-term goals for discharge from therapy
- Updates to the initial treatment plan of care with new goals that are appropriate to the patient’s condition
- Reporting to the referring clinician with prescribing authority (if applicable) about the therapy outcomes and recommendations for follow up

Coding

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>CPT</td>
<td></td>
</tr>
<tr>
<td>97140</td>
<td>Manual therapy techniques (e.g., mobilization/ manipulation, manual lymphatic drainage, manual traction), 1 or more regions, each 15 minutes</td>
</tr>
<tr>
<td>97165</td>
<td>Occupational therapy evaluation, low complexity, requiring these components: An occupational profile and medical and therapy history, which includes a brief history including review of medical and/or therapy records relating to the presenting problem; An assessment(s) that identifies 1-3 performance deficits (i.e., relating to physical, cognitive, or psychosocial skills) that result in activity limitations and/or participation restrictions; and Clinical decision making of low complexity, which includes an analysis of the occupational profile, analysis of data from problem-focused assessment(s), and consideration of a limited number of treatment options. Patient presents with no comorbidities that affect occupational performance. Modification of tasks or assistance (e.g., physical or verbal) with assessment(s) is not necessary to enable completion of evaluation component. Typically, 30 minutes are spent face-to-face with the patient and/or family.</td>
</tr>
<tr>
<td>97166</td>
<td>Occupational therapy evaluation, moderate complexity, requiring these components: An occupational profile and medical and therapy history, which includes an expanded review of medical and/or therapy records and additional review of physical, cognitive, or psychosocial history related to current functional performance; An assessment(s) that identifies 3-5 performance deficits (i.e., relating to physical, cognitive, or psychosocial skills) that result in activity limitations and/or participation restrictions; and Clinical decision making of moderate analytic complexity, which includes an analysis of the occupational profile, analysis of data from detailed assessment(s), and consideration of several treatment options. Patient may present with comorbidities</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
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<tr>
<td>97167</td>
<td>Occupational therapy evaluation, high complexity, requiring these components: An occupational profile and medical and therapy history, which includes review of medical and/or therapy records and extensive additional review of physical, cognitive, or psychosocial history related to current functional performance; An assessment(s) that identifies 5 or more performance deficits (ie, relating to physical, cognitive, or psychosocial skills) that result in activity limitations and/or participation restrictions; and Clinical decision making of high analytic complexity, which includes an analysis of the patient profile, analysis of data from comprehensive assessment(s), and consideration of multiple treatment options. Patient presents with comorbidities that affect occupational performance. Significant modification of tasks or assistance (eg, physical or verbal) with assessment(s) is necessary to enable patient to complete evaluation component. Typically, 60 minutes are spent face-to-face with the patient and/or family.</td>
</tr>
<tr>
<td>97168</td>
<td>Re-evaluation of occupational therapy established plan of care, requiring these components: An assessment of changes in patient functional or medical status with revised plan of care; An update to the initial occupational profile to reflect changes in condition or environment that affect future interventions and/or goals; and A revised plan of care. A formal reevaluation is performed when there is a documented change in functional status or a significant change to the plan of care is required. Typically, 30 minutes are spent face-to-face with the patient and/or family.</td>
</tr>
<tr>
<td>97535</td>
<td>Self-care/home management training (eg, activities of daily living and compensation training, meal preparation, safety procedures and instructions in use of assistive technology devices/adaptive equipment) direct-one-on-one contact by provider, each 15 minutes</td>
</tr>
</tbody>
</table>

**HCPCS**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>G0152</td>
<td>Service of occupational therapist in home health setting; each 15 minutes</td>
</tr>
<tr>
<td>S9129</td>
<td>Occupational therapy, in the home, per diem</td>
</tr>
</tbody>
</table>

**Note:** CPT codes, descriptions and materials are copyrighted by the American Medical Association (AMA). HCPCS codes, descriptions and materials are copyrighted by Centers for Medicare Services (CMS).
Definition of Terms

Activities of daily living (ADL): Self-care activities done daily within a patient’s place of residence and includes:

- Ambulating (walking)
- Dressing/bathing
- Eating
- Hygiene (grooming)
- Toileting
- Transferring (to/from bed or chair)

Homebound/confined to home: A patient may be considered homebound if:

- Their medical condition restricts the ability to leave their place of residence (except with the aid of supportive devices such as wheelchairs and walkers, the use of special transportation, and/or the assistance of another person); or
- Leaving the home would require a taxing effort; or
- Leaving home is medically contraindicated.

Homebound status also applies to those patients that require assistance when performing ADLs (e.g., transferring, walking or eating etc.).

A patient confined to home may leave their place of residence for medical treatment such as chemotherapy.

Homebound status may be applied to patients with compromised immune status or who are in such poor health that reverse isolation precautions are recommended by their providers to avoid exposure to infection(s). Examples of a poor resistance to disease may include but are not limited to:

- Premature infants, or
- Patients undergoing chemotherapy, or
- Patients with a chronic disease that has lowered their immune status.

Note: Homebound status is not determined by the lack of available transportation, or the inability to drive.
**Instrumental activities of daily living (IADLs):** IADLs are activities related to independent living that do not involve personal care activities.¹ Activities that may not always be done on a daily basis include:

- Communication (using the telephone, computer or other communication devices)
- Housework/home maintenance
- Managing personal finances
- Managing medications
- Preparing meals
- Shopping
- Transportation (driving or using public transit)

**Maintenance therapy program:** A maintenance therapy program consists of activities that preserve the patient’s present level of function and prevent regression of that function. Maintenance begins when the therapeutic goals of a treatment plan have been achieved or when no further functional progress is apparent or expected to occur. This may apply to patients with chronic and stable conditions where skilled supervision is no longer required and clinical improvement is not expected. The specialized knowledge and judgment of a qualified therapist may be required to establish a maintenance program; however, the repetitive occupational therapy services necessary to maintain a level of function are not covered.

Examples of maintenance therapy may include, but are not limited to the following:

- A general home exercise program that is not focused on the identified impairments or functional limitations
- Ongoing occupational therapy to maintain a static level of function when the patient’s chronic medical condition has reached maximum functional improvement
- Passive stretching exercises that maintain range of motion and are performed by non-skilled personnel
- Therapy services that enhance performance beyond basic functional ability

**Non-skilled services:** Activities that maintain function and could be done safely and effectively by the patient or a non-medical person without the skills or supervision of a qualified OT provider. Non-Skilled Services may include but are not limited to:
• Activities that the patient performs without direct supervision of a qualified provider for general conditioning or preserving function

• Passive range of motion (PROM) treatment that is not related to restoration of a specific loss of function

• Treatment modalities that the patient self-applies without direct supervision of a qualified provider such as traction

• Unskilled repeated procedures that reinforce previously learned skills to maintain a level of function and/or prevent a decline in function

**Physical functional impairment:** A limitation from normal (or baseline level) of physical functioning that may include, but is not limited to, problems with ambulation, mobilization, communication, respiration, eating, swallowing, vision, facial expression, skin integrity, distortion of nearby body parts or obstruction of an orifice. The physical functional impairment can be due to structure, congenital deformity (birth defect), pain, or other causes. Physical functional impairment excludes social, emotional and psychological impairments or potential impairments.

**Plan of care (POC):** The goal driven plan of care details the therapeutic interventions to guide health care professionals involved with the patient’s care. Goals are linked to the outcomes to be measured in order to assess and monitor the effectiveness of the therapy program.

**Qualified provider:** One who is licensed where required and performs within the scope of licensure.

**Note:** Qualified providers of OT services must meet the definition in the member’s health benefit plan contract. Therapy services will not be covered when provided by athletic trainers, and other providers not recognized by the Health Plan. Please refer to the member’s benefit booklet or contact a customer service representative for specific language to determine coverage for the provider of service (see Scope).

**Therapy visit:** A visit is defined as up to a one hour session of treatment and/or evaluation on any given day. These visits may include but are not limited to the following:

• Basic activities of daily living (ADLs) and self-care training

• Cognitive, perceptual, safety, and judgment evaluations and training

• Functionally oriented upper extremity exercise programs

• Higher level independent living skills instruction

• Upper extremity orthotic and prosthetic programs
- Training of the patient and family in home exercise programs
- Skilled assessment of the living situation for threats to patient safety with recommendations for adaptation(s)

Note: The initial evaluation, as well as periodic reevaluations and assessments, may be performed as a separate service on the same day as the therapy visit described above.

**Benefit Application**

In some plans, the available occupational therapy benefit is defined by a specific number of treatment sessions covered per year regardless of the condition or number of courses of therapy ordered by the primary health care provider.

Some plans may require medical necessity review of OT treatment by eviCore healthcare based on their evidence-based clinical guidelines. Please contact Customer Service to check the member’s contract.

**Evidence Review**

Occupational therapy is a medically prescribed treatment focused on improving or restoring functions that have been impaired by illness, injury, prior therapeutic intervention (e.g., hand surgery, joint replacement) or where function has been permanently lost or reduced by disease, trauma, or congenital anomalies. The outcome of therapy is to improve the individual’s ability to perform those tasks or activities of daily living (ADLs) required for independent functioning.

The American Occupational Therapy Association (AOTA) describes occupational therapy as services provided for the purpose of promoting health and wellness and to those who have or are at risk for developing an illness, injury, disease, disorder, condition, impairment, disability, activity limitation, or participation restriction. Occupational therapy addresses physical, cognitive, psychosocial, sensory, communication, and other areas of performance in various contexts and environments in everyday life activities that affect health, well-being, and quality of life. The American Occupational Therapy Association (AOTA) describes occupational therapy as services provided for the purpose of promoting health and wellness and to those who have or are at risk for developing an illness, injury, disease, disorder, condition, impairment, disability, activity limitation, or participation restriction. 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In 2007 Legg et al. published a systematic review and meta-analysis of 9 randomized control trials of occupational therapy (OT) delivered to 1258 patients after stroke. The objective was to determine if OT services that focused on personal ADLs improved patients’ recovery after stroke. The data sources used were The Cochrane stroke group trials register, the Cochrane central register of controlled trials, Medline, Embase, CINAHL, PsycLIT, AMED, Wilson Social Sciences Abstracts, Science Citation Index, Social Science Citation, Arts and Humanities Citation Index, Dissertations Abstracts register, Occupational Therapy Research Index, scanning reference lists, personal communication with authors, and hand searching. Two reviewers independently reviewed each trial for methodological quality. Disagreement was resolved by consensus. The results of the review were that OT delivered to patients after stroke and targeted towards personal activities of daily living increased performance scores (standardised mean difference 0.18, 95% confidence interval 0.04 to 0.32, P=0.01) and reduced the risk of poor outcome (death, deterioration or dependency in personal activities of daily living) (odds ratio 0.67, 95% confidence interval 0.51 to 0.87, P=0.003). For every 100 people who received occupational therapy focused on personal activities of daily living, 11 (95% confidence interval 7 to 30) would be spared a poor outcome. The authors concluded stroke patients who receive occupational therapy focused on personal activities of daily living, as opposed to no routine occupational therapy, are more likely to be independent in those activities.4

In 2016, Schneider et al. published a systematic review with meta-analysis of 14 studies of randomized trials. The objective was to determine if increasing the amount of post-stroke physical and occupational rehabilitation would be more beneficial than adding extra rehabilitation of a different type. Their intervention was extra rehabilitation with the same content as usual rehabilitation aimed at reducing activity limitation of the lower and/or upper limb. Of the studies that delivered a large increase in rehabilitation amount, the average dose of usual rehabilitation was approximately 25 minutes per day in the control group and the average dose of extra rehabilitation provided was 260% (ie, 90 minutes per day) in the experimental group. They found a trend towards a positive relationship between extra rehabilitation and improved activity. For example, if a therapy service usually provided 30 minutes of reach and grasp rehabilitation per day, in order to ensure a better outcome, approximately 100 minutes of reach and grasp rehabilitation per day was required. They concluded that at least an extra 240% of rehabilitation was needed for significant likelihood that extra rehabilitation would improve activity. They called for additional randomized trials clarifying the relationship between extra rehabilitation and an improvement in post-stroke activity and recovery.8

References


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**History**

<table>
<thead>
<tr>
<th>Date</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/05/97</td>
<td>Add to Therapy Section - New Policy</td>
</tr>
<tr>
<td>12/10/02</td>
<td>Replace Policy - Policy reviewed without literature review; new review date only.</td>
</tr>
<tr>
<td>03/08/05</td>
<td>Replace Policy - Policy reviewed without literature review; new review date only.</td>
</tr>
<tr>
<td>06/23/06</td>
<td>Update Scope and Disclaimer - No other changes.</td>
</tr>
<tr>
<td>07/10/07</td>
<td>Cross Reference Update - No other changes.</td>
</tr>
<tr>
<td>10/09/07</td>
<td>New PR Policy - Policy replaces AR.8.03.03. Policy statement amended to list maintenance programs as not medically necessary. Rationale updated with documentation requirements for treatment.</td>
</tr>
<tr>
<td>05/13/08</td>
<td>Cross References Updated - No other changes.</td>
</tr>
<tr>
<td>07/08/08</td>
<td>Replace Policy - Policy updated with literature search; no change to the policy statement.</td>
</tr>
<tr>
<td>Date</td>
<td>Comments</td>
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</tr>
<tr>
<td>08/12/08</td>
<td>Cross References Updated - No other changes.</td>
</tr>
<tr>
<td>06/09/09</td>
<td>Replace Policy - Policy updated with literature search; no change to the policy statement.</td>
</tr>
<tr>
<td>05/11/10</td>
<td>Replace Policy - Policy updated with literature search; no change to the policy statement.</td>
</tr>
<tr>
<td>05/10/11</td>
<td>Replace Policy - Policy updated with literature search; no change to the policy statement. A definition of “homebound” has been added to the policy guidelines section.</td>
</tr>
<tr>
<td>05/22/12</td>
<td>Replace policy. HCPCS codes G0129 and G0160 added. CPT 97140 added. Policy updated with literature search, no new references added. Policy statements unchanged.</td>
</tr>
<tr>
<td>10/26/12</td>
<td>Update Related Policies. Title for 8.03.502 has been changed to say &quot;Medical Massage Therapy&quot;.</td>
</tr>
<tr>
<td>05/28/13</td>
<td>Replace policy. Added functional limitation or disability to policy statement. Policy guidelines revised for readability. Rationale section revised based on a literature review through March 2013. References 1-3 added. Policy statement changed as noted. Add ICD-10 codes.</td>
</tr>
<tr>
<td>01/21/14</td>
<td>Update Related Policies. Add 7.01.551.</td>
</tr>
<tr>
<td>05/05/14</td>
<td>Annual Review. Added clarification to policy statements to include statement that Maintenance Therapy Program, Non-skilled services and Duplicate therapy are considered not medically necessary. Moved criteria from Policy Guidelines to Policy section. Updated Definition of Terms. A literature review through February 2014 did not prompt changes to the rationale section. No new references added. Policy statements changed as noted. Add ICD-9 procedure code 93.83 removed along with ICD-10 procedure codes; mostly paid through rehab benefit.</td>
</tr>
<tr>
<td>05/20/14</td>
<td>Update Related Policies. Remove 8.03.504 as it was archived.</td>
</tr>
<tr>
<td>12/01/14</td>
<td>Update Related Policies. Change title to 8.03.500.</td>
</tr>
<tr>
<td>08/11/15</td>
<td>Annual Review. Policy reviewed. Literature search through June, 2015 did not prompt the addition of new references. Policy statements unchanged. HCPCS codes G0129 and G0160 removed; these are not reviewed.</td>
</tr>
<tr>
<td>02/09/16</td>
<td>Annual Review. Policy updated with literature search through January 22, 2016. Redundant first sentence in policy statement deleted, but no substantive change to the policy statement.</td>
</tr>
<tr>
<td>07/01/16</td>
<td>Interim Review, approved June 14, 2016. Policy reviewed. Policy statements reformatted, intent is unchanged. Definitions in Benefit Application section moved to Definitions section in Policy Guidelines. Changed &quot;sessions&quot; to &quot;visits&quot; to match wording in benefit booklets. Added Classification of Severity of Conditions table. Added Benefit Application information that some member health plans may require</td>
</tr>
<tr>
<td>Date</td>
<td>Comments</td>
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<tr>
<td>02/10/17</td>
<td>review using eviCore guidelines. One reference added.</td>
</tr>
<tr>
<td>05/01/17</td>
<td>Policy moved to new format; no changes to policy statement.</td>
</tr>
<tr>
<td>05/01/17</td>
<td>Annual Review, approved April 11, 2017. Policy updated with literature search through February 2017. Removed codes 97003-97004, added CPT Codes 97165-97168. Reference 8 added. No change to the policy statements.</td>
</tr>
<tr>
<td>06/01/17</td>
<td>Updated Related Policies; removed 8.03.500 as it was archived.</td>
</tr>
<tr>
<td>06/01/18</td>
<td>Annual Review, approved May 3, 2018. Policy updated with literature search through April 2018. No change to policy statement. No new references added.</td>
</tr>
<tr>
<td>06/07/18</td>
<td>Minor update. Clarified language in the Benefit Application section.</td>
</tr>
</tbody>
</table>

**Disclaimer:** This medical policy is a guide in evaluating the medical necessity of a particular service or treatment. The Company adopts policies after careful review of published peer-reviewed scientific literature, national guidelines and local standards of practice. Since medical technology is constantly changing, the Company reserves the right to review and update policies as appropriate. Member contracts differ in their benefits. Always consult the member benefit booklet or contact a member service representative to determine coverage for a specific medical service or supply. CPT codes, descriptions and materials are copyrighted by the American Medical Association (AMA). ©2018 Premera All Rights Reserved.

**Scope:** Medical policies are systematically developed guidelines that serve as a resource for Company staff when determining coverage for specific medical procedures, drugs or devices. Coverage for medical services is subject to the limits and conditions of the member benefit plan. Members and their providers should consult the member benefit booklet or contact a customer service representative to determine whether there are any benefit limitations applicable to this service or supply. This medical policy does not apply to Medicare Advantage.
Discrimination is Against the Law

Premera Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Premera:
• Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  • Qualified sign language interpreters
  • Written information in other formats (large print, audio, accessible electronic formats, other formats)
• Provides free language services to people whose primary language is not English, such as:
  •Qualified interpreters
  • Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:
Civil Rights Coordinator - Complaints and Appeals
PO Box 91102, Seattle, WA 98111
Toll free 855-332-4535, Fax 425-918-5592, TTY 800-842-5357
Email AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:
U.S. Department of Health and Human Services
200 Independence Avenue SW, Room S09F, HHH Building
Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at

Getting Help in Other Languages

This Notice has Important Information. This notice may have important information about your application or coverage through Premera Blue Cross. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost.
Call 800-722-1471 (TTY: 800-842-5357).

Arabic (أрабى):
يعني هذا الإشعار معلومات هامة. قد يعني هذا الإشعار معلومات مهمة بخصوص تلقيك أو جمعك. قد تكون هناك روابط مهمة لـ Premera Blue Cross في هذا الإشعار. قد تحتاج للاطلاع على توضيحات خاصة للحصول على معلوماتك الصحة والمساعدة في نفس الكيفية. يرجى الاطلاع على هذه المعلومات والمساعدة في ذلك. لا تكيد أي كلمة. اتصل
800-722-1471 (TTY: 800-842-5357)

中文 (Chinese):
本通知有重要的訊息。本通知可能有關於您透過 Premera Blue Cross 提交的申請或保單的重要訊息。本通知可能有重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險或費用補貼。您有權利免費以您的母語得到本訊息和幫助。請拔電話 800-722-1471 (TTY: 800-842-5357)。

Oromo (Cushite):

Français (French):

Kreyòl ayisyen (Creole):
Ayi sila a gen Enfòmasyon Enpòtan Iadann. Ayi sila a kapab genyen enfòmasyon enpòtan konsènan aplikasyon yon lwa konstanen kouvèti asirans lan atraav Premera Blue Cross. Kapab genyen dat ki enpòtan nan av si a ou. Ou ka gen pou pran kék aksyon avan sèten dat limit pou ka kente kouvèti asirans sante lwa osa pou yo ka ede yon akav depans yo. Se dwa w pou resewwa enfòmasyon sa a ak asistans nan lang ou pa pale a, san ou pa gen pou peye pau pa. Rate nan 800-722-1471 (TTY: 800-842-5357).

Deutsche (German):

Hmoob (Hmong):

Iloko (Ilocano):
Daytoy a Pakdaa ket naglaon iti Napateg nga Impormasion. Daytoy a pakdaa mabalin nga adda ket naglaon iti napateg nga impormasion maipanggep iti aplikasyonu wayno coverage baben a Premera Blue Cross. Daytoy ket mabalin dagiti importante a pelta iti daytoy a pakdaa. Mabalin nga adda rumbeng nga aramidenyu nga adda sabaay dagiti partikular a naituding nga alos tapno mapagtalainadyo ti coverage ti salun-atyo wenno tulong kadagiti gastos. Adda karbenganyo a mangala iti daytoy nga impormasion ken tulong ti bukodyo a pagasasao nga awan ti bayadanyo. Tumawag ti numero nga 800-722-1471 (TTY: 800-842-5357).

Italiano (Italian):
Premera Blue Cross

This notice contains important information about your coverage of the Premera Blue Cross plan. For additional information, please visit our website at 800-722-1471 (TTY: 800-842-5357).

In French:

Cette notification contient des informations importantes concernant votre couverture de l'assurance-maladie Premera Blue Cross. Pour plus d'informations, veuillez consulter notre site Web au 800-722-1471 (TTY: 800-842-5357).