of Michigan Blue Cross® Metro Detroit HMO Silver Native American <300% FPL

Coverage Period: 01/01/2022 – 12/31/2022

Coverage for: Individual/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided by This is any a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1,888,227,2345 or go

separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-888-227-2345 or go online to www.bcbsm.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other underlined terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-888-227-2345 to reguest a copy.

| Important Questions | Answers | Why This Matters: |
|--|--|--|
| What is the overall deductible? | \$0 | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. |
| Are there services covered before you meet your deductible? | Yes. <u>Preventive care</u> , primary care visits, lab, and <u>urgent care</u> are covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | No | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | Not Applicable | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | Premiums, balance billing charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See https://www.bcbsm.com/index/com mon/marketplace/metro-detroit- hmo.html or call 1-888-227-2345 for a list of network providers. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | Yes | This <u>plan</u> will pay some or all of the costs to see a specialist for covered services but only if you have a <u>referral</u> before you see the specialist. |

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| | | What You Will Pay | | | |
|---|--|--|--|--|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Primary care/ Virtual/ Retail health clinic/ Online visit to treat an injury or illness | No charge | Not covered | Online visits when performed by a BCN selected vendor. | |
| If you visit a health care provider's office or clinic | Specialist visit | No charge | Not covered | Referral required. The penalty for not having a referral is denial of payment. | |
| or clinic | Preventive care/ screening/ Immunization | No charge | Not covered | May require prior authorization. The penalty for not having prior authorization is denial of payment. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. | |
| If you have a first | Diagnostic test (x-ray, blood work) | No charge | Not covered | May require prior authorization. The penalty for not having prior authorization is denial of payment. | |
| If you have a test | Imaging (CT/PET scans, MRIs) | No charge | Not covered | Prior authorization required. The penalty for not having prior authorization is denial of payment. | |

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html

| | | What You Will Pay | | | |
|--|---|--|--|---|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Tier 1A-Preferred generic drugs | No charge | Not covered | May require prior authorization & Step Therapy. The penalty for not having prior authorization is denial of payment. No charge for Tier 1A contraceptives. | |
| | Tier 1B-Generics | No charge | Not covered | Retail & mail order 30-day supply. Retail 84-90-day supply & mail order 31-90-day supply. | |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is | Tier 2-Preferred brand drugs | No charge | Not covered | Opioid containing medications are limited to no more than a 30-day supply per fill. First fills of select opioid containing medications will be limited to a 5-day supply. | |
| | Tier 3-Non- preferred brand drugs | No charge | Not covered | Any coupon, rebate, or other credits received directly or indirectly from the drug manufacturer may not be applied to a consumer's <u>deductible</u> , <u>cost-sharing</u> or out of pocket maximum. | |
| available at https://www.bcbs m.com/2022- | Tier 4-Preferred Specialty drugs | No charge | Not covered | The first specialty drug fill will be limited to a 15 day supply. Subsequent fills limited to a 15 or 30 day supply per fill, | |
| select-six-tier | Tier 5-Non- Preferred Specialty drugs | No charge | Not covered | depending on the medication. BCN has contracted with an exclusive pharmacy <u>network</u> for <u>specialty drugs</u> . Call the customer service phone number on the back of your ID card for the pharmacy's phone number or location nearest to you. If you obtain your <u>specialty drugs</u> from any other pharmacy, you are responsible for the total cost. Prior authorization, step therapy and quantity limits may apply to select drugs. The penalty for not having prior authorization is denial of payment. Any coupon, rebate, or other credits received directly or indirectly from the drug manufacturer may not be applied to a consumer's <u>deductible</u> , <u>cost-sharing</u> or out of pocket maximum. | |

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html Page 3 of 9

| | | What You Will Pay | | | |
|---|--|--|--|---|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | No charge | Not covered | These services may require prior authorization. The penalty for not having prior authorization is denial of payment. Excludes cosmetic surgery, corrective eye surgery, investigational and experimental procedures. | |
| surgery | Physician/ surgeon fees | No charge | Not covered | Weight reduction procedures limited to one per lifetime. | |
| | Emergency room care | No charge | No charge | Emergency room visits will be covered at non-participating facilities for medical emergencies and accidental injuries only. | |
| If you need immediate medical attention | Emergency medical transportation | No charge | No charge | Includes air and ground transportation. Excludes transportation for convenience. | |
| | Urgent care | No charge | No charge | <u>Urgent care</u> visits will be covered at non-participating <u>providers</u> for medical emergencies and accidental injuries only. | |
| If you have a | Facility fee (e.g., hospital room) | No charge | Not covered | Prior authorization required. The penalty for not having prior authorization is denial of payment. | |
| hospital stay | Physician/ surgeon fees | No charge | Not covered | Weight reduction procedures limited to one per lifetime. | |
| If you need mental health, behavioral health, or | Outpatient services | No charge | Not covered | Prior authorization is not required for outpatient, office, virtual visit by participating BCN <u>provider</u> and Blue Cross online visit from BCN selected vendor only. Prior authorization is required for other outpatient services. The penalty for not having prior authorization is denial of payment. | |
| substance abuse services | Inpatient services | No charge | Not covered | Prior authorization is required for inpatient services. The penalty for not having prior authorization is denial of payment. | |

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| | | What You Will Pay | | | |
|--|---|--|--|---|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Office visits | No charge | Not covered | None | |
| If you are pregnant | Childbirth/ delivery professional services | No charge | Not covered | None | |
| | Childbirth/ delivery facility services | No charge | Not covered | Prior authorization is required for inpatient services. The penalty for not having prior authorization is denial of payment. | |
| | Home health care | No charge | Not covered | Excludes housekeeping and custodial services. | |
| If you need help recovering or have other special health needs | Rehabilitation services | No charge | Not covered | Prior authorization required. The penalty for not having prior authorization is denial of payment. Physical and occupational therapy are limited to a combined 30 visits per member per calendar year. Speech therapy is limited to 30 visits per member per calendar year. | |
| | Habilitation services | No charge | Not covered | Prior authorization required. The penalty for not having prior authorization is denial of payment. Physical and occupational therapy are limited to a combined 30 visits per member per calendar year. Speech therapy is limited to 30 visits per member per calendar year. | |

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| | | What You Will Pay | | | |
|---|----------------------------|--|--|--|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Skilled nursing care | No charge | Not covered | Prior authorization required. The penalty for not having prior authorization is denial of payment. Limited to 45 days per calendar year. Custodial care is excluded. | |
| If you need help recovering or have other | Durable medical | No charge | Not covered | Prior authorization required. The penalty for not having prior authorization is denial of payment. Breast pumps are covered in full when preauthorized. | |
| special health needs | <u>equipment</u> | | | Excludes bath, exercise and deluxe equipment and comfort and convenience items. Prescription is required. Rental and purchase limited to basic equipment. | |
| | Hospice services | No charge | Not covered | Prior authorization required. The penalty for not having prior authorization is denial of payment. Coverage includes inpatient and outpatient hospice care. BCN participating hospice programs only. Excludes housekeeping services. | |
| | Children's eye exam | No charge | Not covered | Limited to once in a calendar year. A child is defined as a member up to the age of 19. Out-of-network is paid up to the allowed amount. | |
| If your child needs dental or eye care | Children's glasses | No charge | Not covered | Frames (chosen from a select collection) and lenses are covered once in a calendar year. A child is defined as a member up to the age of 19. Out-of-network is paid up to the allowed amount. | |
| | Children's dental check-up | Not covered | Not covered | Stand-alone dental <u>plans</u> available. | |

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html Page 6 of 9

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except in the case of when the life of the Dental care (Adult) mother is endangered). See section 5 in the plan's certificate.
 - Hearing aids

U.S.

- Private-duty nursing
- Routine eye care (Adult)

Acupuncture

- Long-term care • Non-emergency care when traveling outside the
- Routine foot care

Cosmetic Surgery

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic

Infertility treatment

Weight loss programs

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Michigan Department of Insurance and Financial Services at www.michigan.gov/difs at 1-877-999-6442. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Michigan Department of Insurance and Financial Services at michigan.gov/difs at 1-877-999-6442.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 888-288-2738.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-288-2738.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-288-2738.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-288-2738.]

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$0 |
|---|-----|
| Specialist copayment | \$0 |
| Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

| Total Example Cost | \$12,700 | | |
|---------------------------------|----------|--|--|
| In this example, Peg would pay: | | | |
| Cost Sharing | | | |
| <u>Deductibles</u> | \$0 | | |
| <u>Copayments</u> | \$0 | | |
| Coinsurance | \$0 | | |
| What isn't covered | | | |
| Limits or exclusions | \$60 | | |
| The total Peg would pay is | \$60 | | |

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

| ■ The plan's overall deductible | \$0 |
|---------------------------------|-----|
| Specialist copayment | \$0 |
| Hospital (facility) coinsurance | 0% |
| Other coinsurance | 0% |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

| Total Example Cost | \$5,600 | | |
|---------------------------------|---------|--|--|
| In this example, Joe would pay: | | | |
| Cost Sharing | | | |
| <u>Deductibles</u> | \$0 | | |
| Copayments | \$0 | | |
| Coinsurance | \$0 | | |
| What isn't covered | | | |
| Limits or exclusions | \$20 | | |
| The total Joe would pay is | \$20 | | |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$0 |
|---|-----|
| Specialist copayment | \$0 |
| Hospital (facility) coinsurance | 0% |
| Other coinsurance | 0% |

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost | \$2,800 |
|---------------------------------|---------|
| In this example, Mia would pay: | |
| Cost Sharing | |
| <u>Deductibles</u> | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$0 |

We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete. llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta, o 877-469-2583. TTY: 711 si usted todavía no es un miembro.

إذا كنت أنت أو شخص آخر تساعده بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك دون أبة تكلفة للتحدث إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك، أو برقم 877-469-2583 TTY:711 ه تكن مشتركا بالفعل.

如果您,或是您正在協助的對象,需要協助,您有權利 免費以您的母語得到幫助和訊息。要洽詢一位翻譯員, 請撥在您的卡背面的客戶服務電話;如果您還不是會 員. 請撥電話 877-469-2583. TTY: 711。

الماتنة عرفه عسم ، عرفه متصمة محقف عن عن مرفه من مر مالمات من الماتن مناتنا ماتنا مناتنا منا حلامية مخم حفننج رفليلع وموقه رفعملهم رفاسخ طقتمچه بر الله لمحمد لشحنحه خد شد حفاد حجته، عده ب خل الملبعة حستكم المرتب خلا شتى لم العلم المحمد بن 2583-469 TTY:711 ہے مّلہ کماہے ہوتھے۔

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trơ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyên với một thông dịch viên, xin gọi số Dịch vụ Khách hàng ở mặt sau thẻ của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phải là một thành viên.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e Shërbimit të Klientit në anën e pasme të kartës tuaj, ose 877-469-2583, TTY: 711 nëse nuk jeni ende një anëtar.

만약 귀하 또는 귀하가 돕고 있는 사람이 지원이 필요하다면, 귀하는 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 통역사와 대화하려면 귀하의 카드 뒷면에 있는 고객 서비스

번호로 전화하거나. 이미 회원이 아닌 경우 877-469-2583, TTY: 711로 전화하십시오.

যদি আপনার, বা আপনি সাহায্য করছেন এমন কারো, সাহায্য প্রয়োজন হয়, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য ও তথ্য পাওয়ার অধিকার আপনার রয়েছে। কোনো একজন দোভাষীর সাথে কথা বলতে, আপনার কার্ডের পেছনে দেওয়া গ্রাহক সহায়তা নম্বরে কল করুন বা 877-469-2583. TTY: 711 যদি ইতোমধ্যে আপনি সদস্য না হযে থাকেন।

Jeśli Ty lub osoba, której pomagasz, potrzebujecie pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi klienta, wskazanym na odwrocie Twojej karty lub pod numer 877-469-2583, TTY: 711, jeżeli jeszcze nie masz członkostwa.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an oder 877-469-2583. TTY: 711, wenn Sie noch kein Mitglied sind.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583. TTY: 711 se non sei ancora membro.

ご本人様、またはお客様の身の回りの方で支援を必要 とされる方でご質問がございましたら、ご希望の言語 でサポートを受けたり、情報を入手したりすることが できます。料金はかかりません。通訳とお話される場 合はお持ちのカードの裏面に記載されたカスタマーサ ービスの電話番号 (メンバーでない方は877-469-2583, TTY: 711) までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по номеру телефона отдела обслуживания клиентов, указанному на обратной стороне вашей карты, или по номеру 877-469-2583, ТТҮ: 711, если у вас нет членства.

Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na svom jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice ili 877-469-2583. TTY: 711 ako već niste član.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta. o 877-469-2583, TTY: 711 kung ikaw ay hindi pa isang miyembro.

Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & 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, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: OCRComplaint@hhs.gov. Complaint forms are available at

http://www.hhs.gov/ocr/office/file/index.html.

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