

Welcome to Molina Healthcare



California
Marketplace Member Handbook



Thank you for choosing Molina Healthcare!

For over 40 years, Molina has helped members get quality care. Our tools and resources keep you and your family healthy. This Member Handbook shows you the benefits and free health tools you get as a member. Some benefits include:

- **Unlimited Covered Virtual Visits with Teladoc**
- **Molina Healthy Rewards Wellness Platform**
- **My Molina Mobile App**
- **Digital Member ID cards**
- **Molina's Cost Estimator Tool**
- **Molina Help Finder**

Welcome Video



This guide is for reference only. For full policy details, see your Agreement on MolinaMarketplace.com.

In this Member Handbook you will find helpful information about:

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- My Molina Member Portal & Mobile App
- Your Member ID Card
- Molina Healthy Rewards
- Molina's Cost Estimator Tool
- Molina Help Finder

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Member Tools

My Molina Member Portal & Mobile App

My Molina is your online connection to your plan's benefits. Go to [MyMolina.com](https://www.mylolina.com) or download the My Molina mobile app from the Apple App Store or Google Play and get connected today!

- Download your ID card
- Change your doctor
- Find a pharmacy or urgent care
- View the formulary of prescription drugs
- Sign up for AutoPay & paperless billing
- Make a one-time payment
- View your monthly bill
- View your plan, benefits & claim history

Your Member ID Card

You will receive a Molina Member ID card in the mail after you make your first payment. Always keep your member ID card with you. Show it every time you get medical care or visit the pharmacy. Check the information on your card. If it is incorrect, call Customer Support.

Need a new ID card? No problem!

- Our My Molina mobile app lets you view, print and save your ID card to your Apple or Google wallet.
- Log into your [MyMolina.com](https://www.mylolina.com) account to download a copy.



MOLINA HEALTHCARE		
California DENTAL Subscriber: Subscriber ID: Plan:	State Regulated Member: Member ID: Effective Date:	Marketplace
Cost Share PCP: Specialist: Urgent Care: ER Visit: Pref. Generic Rx Pref. Brand Rx:	Deductibles Medical Indv Deductible: RX Indv Deductible: Annual Out of Pocket Maximum (OOPM) Indv OOPM:	
RxBIN: HMO Molina Healthcare of California	RxPCN: RxGRP:	CVS caremark

Molina Healthy Rewards

New name, same great program. Earn **\$150** with Molina Healthy Rewards. Molina Healthy Rewards is an online program that helps you get healthier. It provides tools on topics like healthy eating, managing your cholesterol, how to quit smoking and more. You can get a gift card by answering some questions about your health through the online program and visiting your doctor for your yearly check-up.

How to Get Your Gift Card

- **Step 1:** Log into your [My Molina](#) portal to get started.
- **Step 2:** Click on the **My Wellness** page, and select the **Molina Healthy Rewards** tab.
- **Step 3:** Click on **Assessments** and then **Health Risk Assessment** to answer a few questions about your health.
- **Step 4:** Make an appointment and go to your yearly doctor visit. You can find a doctor near you using our Provider Online Directory at MolinaMarketplace.com/CAFindCare or by calling Customer Support.
- **Step 5:** Please allow 6-8 weeks after your doctor visit and survey completion to hear from us. We will reach out to you by email when your gift card is ready to claim.

*Gift cards available to qualifying members. Molina Healthy Rewards is a voluntary program. It is available to all subscribers and dependents 18 years or older at no cost.

Molina's Cost Estimator Tool

Our Cost Estimator tool helps members take control of their medical costs. Use this tool before your office visits and procedures to estimate your out-of-pocket expenses. Estimates are based on your plan, location, and providers.

Cost Estimator Tool Features:

- Use the tool anytime to view live estimates unique to your health plan.
- Search over 500+ services and procedures.
- Find estimates for yourself and your dependents, including billed charges, allowed amounts, deductible, coinsurance, co-pay, and member responsibility.
- Filter estimates by provider location, languages spoken, estimate cost, and more.
- Save and print your estimates.

Find the Cost Estimator Tool in your My Molina Portal:

- Log in to [MyMolina.com](https://www.myl Molina.com).
- Click the "My Coverage" tab.
- Click on "Cost Estimator".
- Log into the Cost Estimator tool with your My Molina ID and password.

*The cost estimate for the covered items or services is not a guarantee that benefits will be provided for that item or service. The actual charges for the covered items or services may be different from the estimate provided by the cost estimator tool.

Molina Help Finder

Need help finding basic needs like housing, food and clothing? Help is here!

Molina Healthcare is proud to offer Molina Help Finder, your go-to resource for discovering low and no-cost services in your community. This online search tool is available at no cost to you and covers a wide range of needs beyond healthcare.

Molina Help Finder helps you find resources to meet your basic needs like:

- Food Assistance
- Housing Support
- Clothing & Home Goods
- Baby Supplies & Child Care Services
- Medical Supplies
- Transportation for Healthcare or School
- Medical & Mental Healthcare
- Sexual and Reproductive Health
- Financial Assistance
- Educational Assistance
- Job Training and Employment
- Legal Assistance

With Molina Help Finder, you can quickly apply for the services you need through your My Molina member portal. Your doctor can also help you find these resources and make sure you get the help you need.

We know communication is important, so Molina Help Finder is available in over 120 languages.

Visit MolinaHelpFinder.com to get the help you need, close to home.

Paying Your Premium

Ways to Pay

Pay Online Anytime

- **My Molina Portal** - Log into your [My Molina](#) account, click on the 'My Bill' tab and then 'Pay Now.' Follow the steps to make your payment. To sign up for AutoPay, follow the steps to pay any past due amounts and sign up for AutoPay.
- **My Molina Mobile App** - Download the app in your phone's app store to make a payment.
- **MolinaPayment.com** - Visit [MolinaPayment.com](#) to make a one-time payment.

Apple Pay and Google Pay help make your payments easier! You can use Apple Pay and Google Pay in the [My Molina Portal](#) Mobile App, and at [MolinaPayment.com](#).



Pay by Phone

- Pay by phone by calling [\(800\) 772-5327](#) Monday - Friday 8 a.m. - 6 p.m. Please allow 3 business days for the payment to process.

Pay by Mail

- Mail your check payment to: Molina Healthcare, PO Box 75159, Chicago, IL 60675-5159. Include the payment coupon from your invoice, the invoice number, or your subscriber ID on the check memo. Please allow up to 15 days for mailing and processing.

Your Doctor and Your Care

Teladoc Virtual Visits

As a Molina member, you have unlimited virtual care with Teladoc Health. You can see a clinician from home anytime. 24/7 virtual visits are great for things like rashes or flu symptoms. You can also talk to a therapist for help with stress, anxiety, sleep, and more.



Unlimited Covered Virtual Visits with Teladoc Health:

- 24/7 care by phone, video, web or the app
- Health clinicians can offer a treatment plan and prescriptions if needed
- Mental Health services 7 days a week at a time that works best for you

Create your free Teladoc Health account now so you can quickly see a clinician when you need to.

- To see a clinician using a computer with a webcam, go to TeladocHealth.com/MolinaMarketplace
- To see a clinician using your phone's camera, download the Teladoc Health mobile app at – TeladocHealth.com/start/mobile
- For help creating an account over the phone, call Teladoc Health at (800) 835-2362.

*Appointments are also available through Molina network Providers

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Teladoc Health does not replace the primary care physician. Teladoc Health does not guarantee that a prescription will be written. Teladoc Health operates subject to state regulations and may not be available in certain states. Teladoc Health does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. Teladoc Health physicians reserve the right to deny care for potential misuse of services.

Your Primary Care Provider (PCP)

A Primary Care Provider (PCP) is your main doctor for non-emergency situations. You may get a PCP assigned to you when you first enroll. Check your [My Molina](#) account or call Customer Support to find out who your PCP is or to change your PCP. A PCP can help you with:

- Referrals to specialists if needed
- Yearly check-ups
- Visits when you're sick
- Keeping track of tests and shots
- Prescribing medicine
- Giving health advice

Your Care

In-Network & Out-of-Network Providers

Molina Healthcare only pays for services from approved (In-Network) doctors and pharmacies, except in emergencies. If you go to a doctor not approved by Molina (Out-of-Network), you might have to pay the full cost. For more details, check your Agreement document in your [My Molina](#) portal or contact Customer Support.

Find a Doctor

To find a Molina In-Network Provider near you, use the Provider Online Directory at MolinaMarketplace.com/CAFindCare or call Customer Support. If you see wrong information in a provider's profile, click the "See something incorrect? Let us know." link to report it.

Behavioral Health and Substance Use Disorder

Molina Healthcare offers services to help with stress, depression, anxiety, and substance use disorder. Your PCP can screen you and guide you to the right services. You can also call Molina Customer Support for help.

After-Hour Care



If your Primary Care Provider (PCP) office is closed and you need medical advice, call Molina Healthcare's Nurse Advice Line at [\(888\) 275-8750](tel:8882758750). Nurses are available to help you 24/7.

Teladoc Health

You can see a doctor from anywhere, anytime with [Teladoc Health](#). You have unlimited 24/7 virtual visits for non-urgent needs. You can also talk to a therapist to help with your mental health.

Urgent Care or Emergency Room – Where Should I Go?

Choosing where to go for care can save you time, travel, and money. Molina helps connect you with the right providers and facilities for your needs. If you have an emergency, call 911 or go to the nearest emergency room (ER). To locate a Molina Urgent Care or Emergency Room, use our Provider Online Directory at MolinaMarketplace.com/CAFindCare or call Customer Support.

 <p>Urgent Care</p>	<p>When to go:</p> <p>Urgent Care Centers treat medical problems that may not wait until your next doctor visit but are not life threatening.</p> <ul style="list-style-type: none"> • Twisted or sprained ankle • Cough, cold, or sore throat • Cuts, bumps, and sprains • Fever or flu symptoms • General wound care 	<p>Where to go:</p> <p>Molina has a network of Urgent Care facilities. Click here to find your nearest in-network Urgent Care.</p>	<p>Wait times:</p> <p>Generally, Urgent Care wait times are less than visiting an emergency room.</p>	<p>Cost: \$</p> <p>Generally, Molina Members have a lower cost share while visiting an urgent care facility.</p>
 <p>Emergency Room</p>	<p>When to go:</p> <p>You should go to the ER for sudden injury or sickness such as:</p> <ul style="list-style-type: none"> • A lot of bleeding • A very bad burn • Very bad shortness of breath (trouble breathing) • Drug overdose • Chest pain • Broken bones 	<p>Where to go:</p> <p>Go to the nearest Emergency Room or call 911 if you have an emergency.</p>	<p>Wait times:</p> <p>Nationally, admitted patients spend an average of 103 minutes waiting for a hospital room in an emergency facility.</p>	<p>Cost: \$\$\$</p> <p>Generally, Molina Members have a higher cost share while visiting an Emergency Room.</p>

Your Benefits

Your Covered Benefits



Mental health and substance use disorder services,

including behavioral health treatment (like counseling and psychotherapy)



Preventive, wellness & pediatric services



Emergency services & hospitalization (like surgery and overnight stays)



Pregnancy, maternity, and newborn care

(Call [\(800\) 300-1506](tel:8003001506) to add your newborn to your health plan within 30 days of their birth)



Laboratory services & Diagnostic Tests

(like X-Ray, imaging, blood work)



Prescription drugs



Rehabilitative and habilitative services and devices

(services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)



Ambulatory patient services

(outpatient care you get without being admitted to a hospital)



Diabetes management

Prior Authorization

Some health care services, treatments, prescription drugs, and medical equipment need to be approved as medically necessary before they are covered. It doesn't guarantee Molina will pay for the costs. Molina's Medical Director works with your doctor to decide if the services are necessary. If you have questions, call Molina Customer Support. Visit MolinaMarketplace.com/CAGetCare for more information.

Your Covered Drugs

Your Medication

Molina has a list of covered drugs called the Drug Formulary. For more details, visit MolinaMarketplace.com/CAFormulary2025 or call Molina Customer Support. If your prescription isn't on the list, your doctor can request a Prior Authorization review.

Prior Authorization

A Prior Authorization is an approval from Molina that may be needed before you fill a prescription for the prescription to be covered. Some covered prescription drugs may also need Prior Authorization sent from your Provider. You can find more information by viewing your Drug Formulary at MolinaMarketplace.com/CAFormulary2025.

Find Your Pharmacy

Molina covers medication prescribed by in-network providers and filled at Molina pharmacies. To find a Molina pharmacy near you, use the [Pharmacy Locator](#) or call Customer Support.

Mail Order Pharmacy for Long-Term Prescriptions

Molina offers mail order on most Drug Formulary long-term use drugs. You can request mail order service in the following ways:

- Complete a Mail Service Order Form found at MolinaMarketplace.com in the Member “Forms and Documents” section.
- Call the FastStart® toll-free number at (800) 875-0867. Provide your Molina Marketplace Member number (on your ID card), your prescription name(s), your doctor's name and phone number, and your mailing address.
- You can give your doctor's office the FastStart® physician number and ask them to call, fax, or electronically prescribe your prescription to speed up the process. Your doctor will need your Molina Marketplace Member number, your date of birth, and your mailing address.

Your Extras

Health Education & Care Management

Health Education Materials

Visit our [Health Education Programs](#) page to help you and your family manage a diagnosed health condition.

Care Management

Molina Healthcare has nurses and social workers called Care Managers to help you and your family manage different health conditions.

If you have asthma, COPD, diabetes, heart problems, depression, or want to lose weight or quit tobacco, a nurse or Care Manager might contact you. You can opt out of this program anytime.

To learn more, enroll, or disenroll, call Molina Healthcare Health Management at (888) 858-2150, TTY/TDD: 711.

Advance Directives

There may come a time when you are unable to make your health care wishes known. Filling out an advanced directive tells others the health care you want if you are too sick to speak for yourself. For more information on advance directives, call Customer Support.



Your Policy

Cost Sharing

View this video to understand cost sharing under your plan. You can also log into [MyMolina.com](https://www.mymolina.com) to review your Schedule of Benefits. You can also call the Customer Support phone number on your ID Card.

Quality Improvement Plan

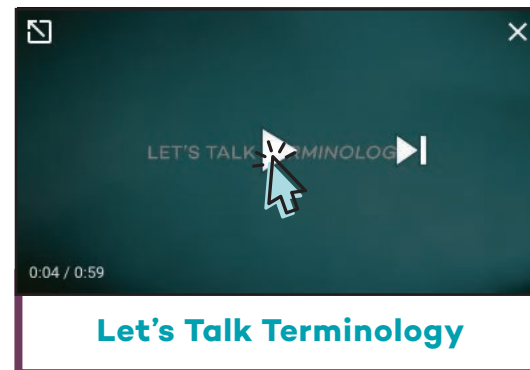
We're committed to making sure you get the best care possible, and we want to hear how we are doing. We may send you a member survey to get your feedback. One of these surveys is the Qualified Health Plan Enrollee survey. If you get a survey, we kindly ask you to complete it. Your feedback is very important to us.

HEDIS (Healthcare Effectiveness Data and Information Set)

We measure how many members get key tests and exams to keep you healthy. We may reach out to you depending on your communication preferences (email, text message, mail, and/ or phone calls) to remind you about ways to stay healthy, like:

- Annual exams
- Shots (flu, child and teen shots)
- Medicine management
- Mammograms (X-rays of the breast)
- Prenatal & postpartum care

To change your communication preferences, log in to your [My Molina](https://www.mymolina.com) member portal and click '**Account Settings**'. You can also call Customer Support.



Complaints & Appeals

We want you to be happy with our service. If you have a complaint or disagree about a claim or coverage, you can file an appeal. Contact Molina Customer Support for help. You can find more details about complaints and appeals on [MyMolina.com](https://www.molina.com) or in your Agreement at [MolinaMarketplace.com](https://www.molina.com).

Fraud, Waste & Abuse

Fraud, waste, and abuse make health care more expensive for everyone. Fraud is the intentional misrepresentation of information to receive payment for a claim. Waste involves spending federal health care dollars on unnecessary medical services. Abuse involves unethical practices that are inconsistent with policies. Members commit fraud by lending their ID card, changing prescription details, or lying to get services. Providers commit fraud by billing for unprovided services, overcharging, or not reporting misuse of a Member ID card.

How to Report Fraud, Waste & Abuse

If you suspect fraud, waste, or abuse, contact the Molina Healthcare Compliance Alertline:

- Phone Toll-Free: (866) 606-3889
- Online: [MolinaHealthcare.AlertLine.com](https://www.molina.com)

Member Rights & Responsibilities

As a Molina Healthcare member, you have rights and responsibilities. We share this information to make sure you and your family get the care you need. Visit our [Member Rights & Responsibilities](#) page to learn more about your rights & responsibilities as a Molina Healthcare member.

Notice of Privacy Rights and Practices

Molina Healthcare uses your data to provide health benefits and protect your privacy. PHI includes your name, member number, and other personal details. For more information, visit our [What is Data Sharing?](#) page or call Molina Customer Support.

Thank you for being the best part of Molina!

