The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact www.caresource.com/marketplace or call 1-888-815-6446. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.caresource.com/marketplace or call

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$5,700 individual/\$11,400 family per benefit year	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care.	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.
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> ?	\$6,200 individual/ \$12,400 family	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 <u>out-of-pocket limit</u> ?	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 www.caresource.com/marketplace or call 1-888-815-6446 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> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

1-888-815-6446 to request a copy.



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

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copay	Not covered	None	
	<u>Specialist</u> visit	\$50 copay	Not covered	Plan covers 100% of allowed amount in excess of the copayment. Copayment waived when the only charge is for allergy injections/serum. If you receive services in addition to office visits, additional copayments, deductibles, or coinsurance may apply.	
	Other practitioner office visit Nurse practitioner/retail clinic Chiropractor (office visit only)	\$25 copay \$25 copay	Not covered	None None	
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: \$200 copay after deductible Lab: 20% coinsurance after deductible	Not covered	May require prior authorization  May require prior authorization	
	Imaging (CT/PET scans, MRIs) \$250 copay at deductible	\$250 copay after deductible	Not covered	Prior authorization required	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.caresouce.com/marketplace.	Preventive drugs	Retail: No charge Mail-Order: No charge	Not covered	Retail: Up to a 30-day supply	
	Low cost drugs	Retail: \$25 copay Mail-Order: \$62.50 copay	Not covered	Mail-Order: Up to a 90-day supply for Preventive, Low Cost, and Brand drugs/Up to a 30-day supply for Specialty drugs	
	Preferred brand drugs	Retail: \$50 copay Mail-Order: \$125 copay	Not covered	Certain drugs may require a prior authorization.	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. KY-EXCM-0836

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information*	
		(You will pay the least)	(You will pay the most)		
	Non-preferred brand drugs	Retail: 20% coinsurance after deductible Mail-Order: 20% coinsurance after deductible	Not covered	Retail: Up to a 30-day supply	
	Specialty drugs preferred	Retail: 20% coinsurance after deductible Mail-Order: 20% coinsurance after deductible	Not covered	Mail-Order: Up to a 90-day supply for Preventive, Low Cost, and Brand drugs/Up to a 30-day supply for Specialty drugs	
	Specialty drugs non-preferred	Retail: 50% coinsurance after deductible Mail-Order: 50% coinsurance after deductible	Not covered	Certain drugs may require a prior authorization.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	Not covered	May require prior authorization	
surgery	Physician/surgeon fees	20% coinsurance after deductible	Not covered	May require prior authorization	
	Emergency room care	\$450 copay after deductible	\$450 copay after deductible	Copayment waived if you are admitted to the hospital directly from the Emergency Department.	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance after deductible	20% coinsurance after deductible	Prior authorization is not required for emergency ambulance transportation or for facility to facility transfers. All other ambulance transportation requires prior authorization.	
	<u>Urgent care</u>	\$75 copay	\$75 copay	If you receive services in addition to <u>urgent</u> <u>care</u> , additional <u>copayments</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$450 copay after deductible	Not covered	Prior authorization required	
	Physician/surgeon fees	\$450 copay after deductible	Not covered	Prior authorization required	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. ADV-SBC-KY001(2020)BLP-Silver 1

Common Medical Event	Services You May Need	What Y Network Provider (You will pay the least)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 copay for office visits and 20% coinsurance after deductible for other outpatient services	Not covered	Prior authorization is required for all inpatient stays and residential treatment programs.  Partial hospitalization programs and intensive outpatient services may require prior
	Inpatient services	\$450 copay after deductible	Not covered	authorization.
	Office visits	\$50 copay	Not covered	Copayment covers initial physician visit and all
If you are pregnant	Childbirth/delivery professional services	\$450 copay after deductible	Not covered	subsequent prenatal visits, postnatal visits, and physician delivery charges covered under the Global Maternity Fee. Additional copayments, deductibles, or coinsurance may apply depending on services rendered in addition to the Global Maternity Fee.  Depending on the type of services, a copayment coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	\$450 copay after deductible	Not covered	Your cost for inpatient services only. See above for physician delivery charges.
If you need help recovering or have other special health needs	Home health care Private duty nursing All other services	20% coinsurance after deductible 20% coinsurance after deductible	Not covered	Prior authorization required 250 visits per benefit year. A visit equals 8 hours.  100 combined visits per benefit year. A visit equals at least 4 hours.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. ADV-SBC-KY001(2020)BLP-Silver 1

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information*	
	Rehabilitation services	(You will pay the least)	(You will pay the most)		
	Physical therapy Occupational therapy Speech therapy	\$25 copay \$25 copay 20% coinsurance after deductible		25 visits per benefit year 25 visits per benefit year 25 visits per benefit year	
	Pulmonary rehabilitation	20% coinsurance after deductible		25 visits per benefit year	
	Cardiac rehabilitation	20% coinsurance after deductible	Not covered	36 visits per benefit year	
	Manipulation therapy	20% coinsurance after deductible		Manipulation therapy - 20 visits per benefit year	
	Post-cochlear implant aural therapy Cognitive rehabilitation	20% coinsurance after deductible 20% coinsurance after		30 visits per benefit year  20 visits per benefit year	
	therapy	deductible		20 visits per benefit year	
	Habilitation services Physical therapy Occupational therapy Speech therapy	\$25 copay \$25 copay 20% coinsurance after deductible	Not covered	25 visits per benefit year 25 visits per benefit year 25 visits per benefit year	
	Skilled nursing care	\$450 copay after deductible	Not covered	Any combination of benefits for skilled nursing facility/inpatient rehabilitation services is limited to 90 days per calendar year.	
	Durable medical equipment	20% coinsurance after deductible	Not covered	May require prior authorization	
	Hospice services	No charge by Medicare- approved providers.	No charge by Medicare- approved providers.	Prior authorization is required for inpatient, respite, or continuous care levels of care.	
	Hearing aids	15% coinsurance after deductible	Not covered	1 hearing aid per hearing-impaired ear every 36 months	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. ADV-SBC-KY001(2020)BLP-Silver 1 KY-EXCM-0836

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*
	Children's eye exam	No charge	Not covered	1 routine eye exam per benefit year
If your child needs dental or eye care	Low vision testing and aids	No charge	Not covered	Limited to one evaluation and aid per benefit year.
		No charge	Not covered	Limited to one pair of glasses or a 12-month supply of contact lenses per benefit year. If medically necessary, a replacement pair of glasses is allowed.
	Children's dental check-up	15% coinsurance after deductible	Not covered	2 dental check-ups per benefit year

### **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 when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long term care

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

Chiropractic care

Hearing aids

Private duty nursing

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. ADV-SBC-KY001(2020)BLP-Silver 1 KY-EXCM-0836

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: 1-800-595-6053. 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 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 the Kentucky Department of Insurance: 1-800-595-6053.

# Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

## Does this plan meet the Minimum Value Standards? Yes

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 1-888-815-6446.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-815-6446.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-815-6446.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-815-6446.

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

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<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.caresource.com/marketplace or call 1-888-815-6446. KY-EXCM-0836 ADV-SBC-KY001(2020)BLP-Silver 1

## **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 prenatal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,700
■ Specialist copayment	\$50
■ Hospital (facility) <u>copayment</u>	\$450
Other coinsurance	20%

#### 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

Total Example Gost	Ψ12,070		
In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$4,895		
Copayments	\$650		
Coinsurance	\$655		
What isn't covered			
Limits or exclusions	\$60		

# **Managing Joe's type 2 Diabetes**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,70
■ Specialist copayment	\$50
■ Hospital (facility) <u>copayment</u>	\$450
Other <u>coinsurance</u>	20%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

**Total Example Cost** 

\$12.840

\$6,260

Durable medical equipment (glucose meter)

In this example, Joe would pay:			
Cost Sharing			
Deductibles	\$1,489		
Copayments	\$1,725		
Coinsurance	\$372		
What isn't covered			
Limits or exclusions	\$55		
The total Joe would pay is	\$3.642		

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,700
■ Specialist copayment	\$50
■ Hospital (facility) <u>copayment</u>	\$450
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$7,460

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,010

# In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,109
Copayments	\$450
Coinsurance	\$277
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,836

The total Peg would pay is



If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-888-815-6446 TTY:711.

#### **ARABIC**

إذا كان لديك، أو لدي أي شخص تساعده، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجانًا وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، اتصل على .6446 TTY:711 -888-815-6446

#### **AMHARIC**

እርስዎ፣ ወይም እርስዎ የሚያባዙት ባለሰብ፣ ስለ CareSource ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የጣግኘት መብት አላችሁ። ከአስተርጓሚ *ጋ*ር ለመነ*ጋገር*፣ 1-888-815-6446 TTY:711 የ.ደውሉ።

#### **BURMESE**

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလွှာပွဲကြ သင့်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှပါသည်။ ဘာသာပြန်တစ်ဦးအား စကားပြောဆိုရန် 1-888-815-6446 TTY:711 ဤတွင် နံပါတ်ဖြည့်သွင်းပါ] သို့ ခေါ် ဆိုပါ။

#### CHINESE

如果您或者您在帮助的人对 CareSource 存有疑问,您 有权免费获得以您的语言提供的帮助和信息。 如果您需 要与一位翻译交谈,请致电 1-888-815-6446 TTY:711。

#### **CUSHITE - OROMO**

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-888-815-6446 TTY:711 tiin bilbilaa.

#### DUTCH

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk, bel dan naar 1-888-815-6446 TTY:711.

FRENCH (CANADA)

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète, veuillez téléphoner au 1-888-815-6446 TTY:711.

#### **GERMAN**

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, rufen Sie die Nummer 1-888-815-6446 TTY:711 an.

GUJARATI જો તમે અથવા તમે કોઇને મદદ કરી રહાાં તેમ ાંથી કોઇને CareSource વિશે પ્રશ્નો હોર તો તમને મદદ અને મે હહતી મેળિનો અવિક ર છે. તે ખર્ય વિન તમ રી ભ ષ માં પ્રપ્ત કરી શક્ ર છે. દ ભ વષરો ત કરિ મ ટે,આ 1-888-815-6446 TTY:711 પર કોલે કરો.

#### HINDI

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, 1-888-815-6446 ŤTY:711.

#### **ITALIAN**

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete, chiami il 1-888-815-6446 TTY:711.

#### **JAPANESE**

JAPANESE ご本人様、または身の回りの方で、CareSource に関 する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 (無償)。 通訳をご利用の場合は、1-888-815-6446 TTY:711 にご連絡ください。

KOREAN 귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 통역사가 필요하시면 다음 번호로 전화해 주십시오: 1-888-815-6446 TTY:711.

#### PENNSYLVANIA DUTCH

Wann du hoscht en Froog, odder ebber, wu du helfscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1-888-815-6446 TTY:711 uffrufe.

#### RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком, позвоните по номеру 1-888-815-6446 ТТҮ:711.

#### **SPANISH**

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete, llame al 1-888-815-6446 TTY:711.

#### UKRAINIAN

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, зателефонуйте за номером 1-888-815-6446 TTY:711.

#### VIETNAMESE

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, ban có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, vui lòng gọi số 1-888-815-6446 TTY:711.

# Notice of Non-Discrimination



CareSource complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. CareSource does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please contact CareSource at 1-888-815-6446 TTY:711.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource Attn: Civil Rights Coordinator P.O. Box 1947, Dayton, Ohio 45401 1-844-539-1732, TTY: 711 Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

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

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of 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 509F HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.