




## YCCO 2025 Benefit List

Benefits charts icon key		
 <p><b>Services that need preapproval</b></p> <p>Some services need approval before you get the service. Your provider must ask YCCO for approval. This is known as a preapproval.</p>	 <p><b>Services that need a referral</b></p> <p>A referral is a written order from your provider noting the need for a service. You must ask a provider for a referral.</p>	 <p><b>No referral or preapproval needed</b></p> <p>You do not need a referral or preapproval for some services. This is called direct access.</p>



### Physical health benefits

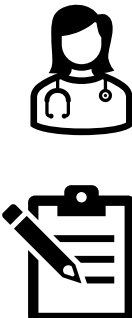
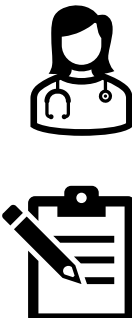

See below for a list of medical benefits that are available to you at no cost. Look at the “Service” column to see how many times you can get each service for free. Look At the “How to access” column to see if you need to get a referral or preapproval for the service. YCCO will coordinate services for free if you need help.






If you see an \* in the benefit charts, this means a service may be covered beyond the limits for members under 21 if medically necessary and appropriate.







For a summary of OHP benefits and coverage, please visit [OHP.Oregon.gov/Benefits](https://www.oregon.gov/oha/ohps/ohp/benefits/)






You can get a paper or electronic copy of the summary by calling 800-273-0057.



Service	How to access	Who can get it
<p><b>Care Coordination services</b></p> <p>No limit. See “Get help organizing your care” section for more information.</p> <p>Care Coordination is help given to make your overall health better. YCCO staff will support you with care needs and can assist in finding physical, developmental, dental, behavioral, and social needs where and when you need it. Some of this help can be in setting up a medical appointment, picking a primary care provider, or help in understanding your benefits.</p>		<p>All members</p>
<p><b>Comfort Care &amp; Hospice Services</b></p> <p>Limit and/or preapproval based on OHP guidelines &amp; type of care. Call Customer Service or talk to your provider.</p>		<p>All members</p>

Service	How to access	Who can get it
<p>Services to comfort a person who is dying and to help their family. Hospice is flexible and can be pain treatment, counseling, and respite care.</p>		
<p><b>Diagnostic Services</b>            Blood Draw, X-Rays, CT Scans need an order from your provider and have no limit.            MRI's have no limit but need preapproval.            Test, exams, or procedures to identify a condition or injury. Examples are blood draws, CT scan, MRI. A CT scan is a series of x-rays that are put together to make an image of the area scanned. An MRI is a scan using a strong magnetic field and radio waves to make detailed images of the inside of the body.</p>		<p>All members</p>
<p><b>Durable Medical Equipment</b>            Limit and/or approval based on OHP guidelines &amp; type of service, equipment, or supply. Preapproval and an order from your provider are needed.            Durable medical equipment is a kind of equipment that lasts a long time. They don't get used up like medical supplies. It includes equipment like wheelchairs, walkers, hospital beds, prosthetics and orthotics.            Medical supplies are items like diabetic supplies or incontinence supplies.</p>		<p>All members</p>
<p><b>Care, screenings and assessments of physical and mental health development for members under 21.</b>            Example: Well care visits, and Lead toxicity screening. This includes coverage for all medically necessary and medically appropriate services for members under 21. Early &amp; Periodic Screening, Diagnosis and Treatment (EPSDT) services            Well-child visits for babies, children, and teens as recommended.            Routine physicals as recommended.            Vaccines as recommended by provider and OHP covered vaccines only.*            Help with breast feeding, including breast pumps, have no limit.</p>	 <p>No referral or preapproval for well child care, screenings and some assessments.</p> <p>Referrals or preapproval may be</p>	<p>Members ages 0-20 years old</p>





Service	How to access	Who can get it
<p>Nutrition services have no limit.</p> <p>Social Supports have no limit.</p> <p>Routine eye exams, limited to 1 exam every 12 months. *</p> <p>Eyeglasses (lenses &amp; frames) limited to new glasses every 12 months and approval based on OHP guidelines. Must have a valid prescription from a vision provider. *</p> <p>Hearing aids and exams limit and/or approval based on OHP guidelines and type of care/aid. Preapproval is needed. *</p> <p>See page 59 for more information.</p>	<p>required for other services</p> 	<p>Members ages 0-20 years old</p>
<p><b>Elective Surgeries/Procedures</b></p> <p>Surgery must be scheduled and limit and/or approval based on OHP guidelines and type of care. Preapproval is needed.</p> <p>Elective surgeries/procedures are scheduled in advance and does not involve a medical emergency like removal of a gall bladder or kidney stones.</p>		<p>All members</p>
<p><b>Emergency Medical Transportation</b></p> <p>No limit or preapproval needed but must be used for emergency services only.</p> <p>An example of emergency medical transportation is an ambulance. You use this type of transportation when you need to get to the hospital quickly.</p>		<p>All members</p>
<p><b>Emergency Services</b></p> <p>No limit on number of visits.</p> <p>An emergency needs immediate attention and puts your life in danger. It can be a sudden injury or a sudden illness. Some examples are broken bones, difficulty breathing, or a possible heart attack.</p>		<p>All members</p>
<p><b>Family Planning Services</b></p> <p>No limit on number of visits. You can get these services from out of network providers.</p> <p>Family planning is when you have an exam for the health of your reproductive organs and to help make choices on having or preventing pregnancy. Some examples are birth control and annual exams.</p>		<p>All members</p>

Service	How to access	Who can get it
<p><b>Gender Affirming Care</b> Has limits and/or approval based on OHP guidelines and type of care and needs preapproval.</p> <p>Gender affirming care is medical care used in gender transition examples are hormone therapy and sex reassignment surgery.</p>		<p>All members</p>
<p><b>Hearing Services*</b> Limit and/or approval based on OHP guidelines &amp; type of care/aid and needs preapproval.</p> <p>Hearing services are exams to check how well you hear and aids to help with hearing. Some examples are hearing test, audiology, and hearing aids.</p>		<p>All members</p>
<p><b>Home Health Services</b> Limit and/or approval based on OHP guidelines &amp; type of care and preapproval is needed.</p> <p>Home health services are health care services that can be given in your home for an illness or injury, examples are nursing care, physical therapy, or speech therapy.</p>		<p>All members</p>
<p><b>Immunizations and Travel Vaccines</b> Provider recommended and OHP covered vaccines only. Shots (vaccines) to help keep you healthy. Examples may include vaccines your provider wants you to have due to your health condition, occupation, or travel.</p>		<p>All members</p>
<p><b>Inpatient Hospital Services</b> Limit and/or approval based on OHP guidelines &amp; type of care and preapproval is needed.</p> <p>This is care you must get in a hospital.</p>		<p>All members</p>
<p><b>Interpreter Services</b> No limits on services.</p> <p>Someone to help you in the spoken language or sign language of your choice. Language interpretation (in person, phone, or video) and sign language interpretation (in person or video) services.</p>		<p>All members</p>

Service	How to access	Who can get it
<p><b>Laboratory Services, X-Rays, and other procedures</b> Blood Draw, X-Rays, CT Scans need an order from your provider and have no limit.</p> <p>A CT scan is a series of x-rays that are put together to make an image of the area scanned.</p> <p>MRI's have no limit but need preapproval.</p> <p>An MRI is a scan using a strong magnetic field and radio waves to make detailed images of the inside of the body.</p>	  	<p>All members</p>
<p><b>Maternity Services</b> No limits for prenatal visits, postpartum care (care for the mother after the baby is born) or help with breast feeding (including breast pumps).</p> <p>Labor and delivery limit is based on type of care and delivery, talk to your provider.</p> <p>Routine vision services limit is one exam every 24 months.</p>		<p>Pregnant members</p>
<p><b>Outpatient Hospital Services</b> Limit and/or approval based on OHP guidelines and type of care.</p> <p>Outpatient hospital services are services that take place in the hospital, but you do not have to stay overnight. Some examples are Chemo, Radiation, and Pain Management.</p>		<p>All members</p>
<p><b>Palliative Care</b> Limit and/or preapproval based on OHP guidelines &amp; type of care. Call Customer Service or talk to your provider.</p> <p>Care for members with serious illnesses, which may include services such as care coordination, mental health services, social work services, spiritual care services, pain and symptom management, and 24 hour clinical phone support.</p>		<p>All members</p>
<p><b>Pharmaceutical Services (Prescription Medication)</b> Many drugs are available with a prescription. A full list of prescription drugs can be found on the "formulary." To search the formulary or print a copy go to <a href="https://yamhillcco.org/members/pharmacy-drug-list/">https://yamhillcco.org/members/pharmacy-drug-list/</a>.</p>	<p>Prescription needed</p>	<p>All members</p>

Service	How to access	Who can get it
<p>Drugs you need to help keep or make you healthy. Example: blood pressure medicine.</p> <p>Mental health prescription drugs are <b>not</b> covered by your YCCO medical or mental health plan. They are covered by OHP, your pharmacist will know where to send the bill.</p>		
<p><b>Physical Therapy, Occupational Therapy, Speech Therapy</b></p> <p>Physical therapy (PT) and occupational therapy (OT) approval based on OHP guidelines and type of care. Limit is combined (PT, OT, chiropractic &amp; acupuncture) 30 visits per 12-month calendar year. *</p> <p>Speech therapy limit and/or approval based on OHP guidelines and type of care.</p> <p>Physical therapy is therapy used to treat a deformity, disease, or injury by physical methods. Examples are massage, heat treatment, and exercise.</p> <p>Occupational therapy is therapy used to help recovery from physical or mental illness to improve the ability to perform daily tasks, like showering and getting to and from bed.</p> <p>Speech therapy is training to help people with speech and language problems to speak more clearly, these can be mouth or speaking exercises.</p>		<p>All members</p>
<p><b>Preventive services</b></p> <p>Vaccinations, well-child visits for babies, children, and teens as recommended.</p> <p>Routine physicals, screening (cancer, etc.) and nutritional counseling as recommended.</p> <p>Mammograms as recommended; 3D mammograms are not covered.</p> <p>Family planning, prostate exams, tobacco cessation services have no limit.</p> <p>Regular care and screenings to keep you and your family healthy some examples are physical exams, vaccinations, cancer screenings, nutrition counseling.</p>		<p>All members</p>

Service	How to access	Who can get it
<p><b>Primary Care Provider Visits</b> No limit but you must see your PCP.</p> <p>Some examples of a reason to see your PCP is an illness such as a cold or the flu, allergies, or your weight. See page 26 for more information.</p>		<p>All members</p>
<p><b>Rides to care. Also called Non-Emergent Medical Transportation (NEMT) Services</b> No limit on number of rides but rides must be used for OHP approved non-emergency medical visits. See page 65 for more information.</p>		<p>All members</p>
<p><b>Sexual Abuse Exams</b> No referral or preapproval is needed. No limits.</p> <p>Exam after sexual abuse, can include gathering evidence and getting lab tests.</p>		<p>All members</p>
<p><b>Specialist Services</b> No limits but services must be covered by OHP and you must see a YCCO in-network provider. YCCO does not require a referral, but the specialist provider may require info from your PCP or other provider.</p> <p>Specialist services are services you get from a medical provider that specializes in a specific area of medicine, examples are heart, allergy, or liver medical care.</p>		<p>All members.</p> <p>For those with special health care needs or LTSS,. Talk to Care Coordination to get direct access to specialists.</p>
<p><b>Surgical Procedures</b> Limit and/or approval based on OHP guidelines and type of care. Preapproval is needed.</p> <p>To change the organs or tissues in your body through cutting. Also called an operation. Examples are taking out tonsils or gall bladder.</p>		<p>All members</p>
<p><b>Telehealth Services</b> No limit but services must be covered by OHP. Some services are not available via telehealth, ask your provider if yours can be done this way.</p> <p>Getting care by phone, video, or online. Some examples are: telemedical services, virtual visits, and email visits. See page 68 for more information.</p>		<p>All members</p>

Service	How to access	Who can get it
<p><b>Traditional Health Worker (THW) services</b> No limits.</p> <p>Traditional Health Worker or Tribal Traditional Health Worker services are services from a Community Health Worker, Birth Doula, Peer Support or Peer Wellness Specialist, or Personal Health Navigator. See page 62 for more information.</p>		<p>All members</p>
<p><b>Urgent Care Services</b> No limits.</p> <p>Urgent problems need to be treated right away, but are not serious enough for immediate treatment in the emergency room. Some examples of urgent care services are minor broken bones and fractures in fingers and toes, sprains and strains, cuts that don't have much blood but may need stitches. See page 74 for more information.</p>		<p>All members</p>
<p><b>Women's Health Services (in addition to PCP) for routine and preventive care</b> No limits.</p> <p>Care for women's special health needs. Examples are: Visits to your provider for your annual preventative exam that may include a pelvic exam or pap smear, a breast exam and exam for your wellness.</p>		<p>All members</p>
<p><b>Vision Services</b></p> <p><b>Non-pregnant adults (21+) are covered for:</b></p> <ul style="list-style-type: none"> <li>• Routine eye exams every 24 months</li> <li>• Medical eye exams when needed <ul style="list-style-type: none"> <li>○ Corrective lenses / accessories only for certain medical eye conditions</li> </ul> </li> </ul> <p>Services must be done by a YCCO in network provider.</p> <p><b>Members under 21*, pregnant adults, adults up to 12 months post-partum are covered for:</b></p> <ul style="list-style-type: none"> <li>• Routine eye exams when needed</li> <li>• Medical eye exams when needed</li> <li>• Corrective lenses / accessories when needed</li> </ul> <p>Services must be done by a YCCO in network provider.</p> <p>Examples of medical eye conditions are aphakia, keratoconus, or after cataract surgery.</p>		<p>As recommended for all others</p> <p>Members under 21 years old, and pregnant members</p>






Service	How to access	Who can get it
Corrective lenses must have a valid prescription from a vision provider. Eyeglasses must be bought through SWEEPS. Approvals for medical eye exams are based on OHP guidelines.		







**The table above is not a full list of services that need preapproval or referral.** If you have questions, please call YCCO Customer Service at 855-722-8205.


### Behavioral health care benefits

See below for a list of behavioral health benefits that are available to you at no cost. Behavioral health means mental health and substance use treatment. Look at the “Service” column to see how many times you can get each service for free. Look At the “How to access” column to see if you need to get a referral or preapproval for the service.

If you see an \* in the benefit charts, this means a service may be covered beyond the limits for members under 21 if medically necessary and appropriate. YCCO will coordinate services for free if you need help.

Service	How to access	Who can get it
<p><b>Assertive Community Treatment (ACT)</b> No limits. Referral needed. You must have a medical need to receive this service.</p> <p>ACT is designed to reduce mental health hospital stays and use of acute care, raise housing stability and improve quality of life for those with severe mental health issues and whose needs have not been met by more common mental health services.</p>		All members
<p><b>Wraparound Services</b> No limits. Referral needed.</p> <p>You must have a medical need to receive this service. Wraparound is a team-based planning and problem-solving process to help youth and their families struggling with emotional, mental, and behavioral problems.</p>		Children and youth that meet medical criteria
<p><b>Behavioral Health Assessment and Evaluation Services</b> No limits. No authorization or referral for services received from YCCO in network provider.</p>		All members

Service	How to access	Who can get it
<p>A behavioral health assessment is a series of questions, interviews, and mental and physical exams used to understand what the person needs.</p>		
<p><b>Behavioral Health Psychiatric Residential Treatment Services (PRTS)</b> No limits. Referral needed.</p> <p>Behavioral health treatment in a 24-hour level of care facility that gives behavioral health services that cannot be given as outpatient.</p>		<p>Youth under 21 years of age</p>
<p><b>Inpatient Substance Use Disorder Residential and Detox services</b> No limits. Referral needed. 24-hour level of care facility for detox and treatment for substance use.</p>		<p>All members</p>
<p><b>Medication Assisted Treatment (MAT) for Substance Use Disorder (SUD)</b> No limits, medical need requirements may need to be met to get this service. Services must be done by a YCCO in network provider.</p> <p>MAT is the use of medications in combination with counseling and behavioral therapies for the treatment of substance use disorders.</p>	  	<p>All members</p>
<p><b>Outpatient and peer delivered behavioral health services from an in-network provider</b> No limits. No authorization or referral for services received from YCCO in network provider.</p> <p>Behavioral health services done in an outpatient setting.</p>		<p>All members</p>
<p><b>Behavioral Health Specialist Services</b> No limits.</p> <p>Behavioral health specialist services are services you get from a behavioral health provider that specializes in a specific area of behavioral health, examples are group therapy or psychological testing.</p>		<p>All members</p>



Service	How to access	Who can get it
<p><b>Substance Use Disorder (SUD) services</b>            No limits. No authorization or referral for services received from YCCO in network provider. Preapproval may be required for out-of-area providers.</p> <p>SUD services are services that are used to treat abuse of drugs or alcohol.</p>		All members





The table above is not a full list of services that need preapproval or referral. If you have questions, please call YCCO Customer Service at 855-722-8205.






### Dental benefits





Please see the table below for what dental services are covered. All covered services are free. These are covered as long as your provider says you need the services. Look at the “Service” column to see how many times you can get each service for free. Look At the “How to access” column to see if you need to get a referral or preapproval for the service. If you see an \* in the benefit charts, this means a service may be covered beyond the limits listed for members under 21 if medically necessary and appropriate.

If you see an \* in the benefit charts, this means a service may be covered beyond the limits for members under 21 if medically necessary and appropriate.

Service	How to access	Who can get it
<p><b>Emergency and Urgent Dental care</b>            No limits.</p> <p>Emergency or urgent dental care is care for a dental problem that cannot wait for a scheduled visit with your dentist.            Examples: extreme pain or infection, bleeding or swelling, injuries to teeth or gums.</p>		All members
<p><b>Oral Exams</b>            Pregnant members: Twice a year            Members under 19: Twice a year*            Members 19 years of age and older: Once a year*            No authorization or referral for services received from YCCO in network provider.</p> <p>Oral exams are the checkup of the teeth or gums by your primary care dentist to look for cavities or other issues with the teeth.</p>		All members

Service	How to access	Who can get it
<p><b>Oral Cleanings</b>            Members under 21: Twice a year*            All other members: Once a year            No authorization or referral for services received from YCCO in network provider.</p> <p>Oral cleaning is the removing of plaque from teeth to prevent cavities.</p>		<p>All members</p>
<p><b>Fluoride varnish</b>            Members through age 18: Twice a year*            Members through age 18 with high risk: Four times per year*            Members 19 years old and up: Once a year*            Members 19 years old and up with high risk: Up to four times per year*            No authorization or referral for services received from YCCO in network provider.</p> <p>Fluoride varnish is a dental treatment that puts a coating on the teeth can help prevent decay, slow it down or stop it from getting worse.</p>		<p>All members</p>
<p><b>Oral X-rays</b>            Limited to once a year. More may be covered if dentally or medically appropriate.            No authorization or referral for services received from YCCO in network provider.</p> <p>Oral x-rays are x-rays that are taken in the mouth of the teeth to check for cavities or other tooth problems.</p>		<p>All members</p>
<p><b>Sealants</b>            Under Age 16. On Adult Back Teeth Once Every 5 Years.            Approval based on OHP guidelines.*            No authorization or referral for services received from YCCO in network provider.</p> <p>Dental sealants are thin plastic coatings put on the back teeth to seal out germs and prevent cavities. Sealants should be applied as soon as children get their permanent back teeth (molars). All molars without dental decay should have dental sealants. Kids need their first molars sealed between age 6 and 9 and second molars sealed between 10 and 14.</p>		<p>Members under age 16</p>

Service	How to access	Who can get it
<p><b>Fillings</b> No limits. No authorization or referral for services received from YCCO in network provider.</p> <p>A filling is used to treat a small hole, or cavity, in a tooth. Fillings must be amalgam or composite.</p>		<p>All members*</p>
<p><b>Partial or complete dentures</b> Partial: Once Every 5 Years Complete: Once Every 10 Years Approval based on OHP guidelines.</p> <p>Partial dentures are a plate with one or more false teeth on it to replace what is missing in the mouth, they will not replace all teeth in the upper or lower mouth area, some are removable, and some have clips to keep them in the mouth.</p> <p>Complete dentures are removable replacement for the upper or lower mouth when all the teeth are missing.</p>	 <p>Preapproval needed for all providers</p>  <p>Referral needed if not seeing in network dentist</p>	<p>All members</p>
<p><b>Crowns</b> Some Upper and Lower Front Teeth. 4 Crowns Every 7 Years. Approval based on OHP guidelines.* Certain requirements must be met to receive a crown. Benefits vary by type of crown, specific teeth requiring care, age, and pregnancy status. Contact your dental health plan.</p> <p>A crown is a tooth-shaped cap that covers a tooth to restore it.</p>	 <p>Preapproval needed for all providers</p>  <p>Referral needed if not seeing in network dentist</p>	<p>Pregnant members or members under age 21*</p>

Service	How to access	Who can get it
<p><b>Extractions</b> No limits. No authorization or referral for services received from YCCO in network provider.</p> <p>An extraction is when the dentist completely removes your tooth from its socket.</p>	 Referral needed if not seeing in network dentist	All members
<p><b>Root Canal Therapy</b> Under 21: Not Covered on Third Molars (Wisdom Teeth).* Pregnant members: Covered on First Molars. All other members: Only on Front Teeth and Pre-Molars. Approval is based on OHP guidelines.</p> <p>A root canal is a dental procedure that involves the removal of infected soft tissue (dental pulp) inside a tooth. Once the tooth is cleaned, canals are filled with a permanent material and may be covered by a crown.</p>	 Preapproval needed for molars for all providers   Referral needed if not seeing in network dentist	All members
<p><b>Orthodontics</b> In cases such as cleft lip and palate, or when speech, chewing and other functions are affected. It is required to have approval from your dentist and to not have any cavities or gum disease.*</p> <p>Orthodontics uses braces to treat the irregularities in the teeth and jaw to fix the way they align.</p>		Members under 21*

The table above is not a full list of services that need preapproval or referral. If you have questions, please call Customer Service at 855-722-8205.

## **Veteran and Compact of Free Association (COFA) Dental Program members**

If you are a member of the Veteran Dental Program or COFA Dental Program (“OHP Dental”), YCCO **only** provides dental benefits and free rides (NEMT) to dental appointments.

OHP and YCCO do not provide access to physical health or behavioral health services or free rides for these services.

If you have questions regarding coverage and what benefits are available contact Customer Service at 855-722-8205.

## **OHP Bridge for adults with higher incomes**

OHP Bridge is a new benefit package that covers adults with higher incomes. OHP Bridge is free. People who can get OHP Bridge must:

- Be 19 to 64 years old;
- Have an income between 138 percent and 200 percent of the federal poverty level (FPL);
- Have an eligible citizenship or immigration status to qualify; and,
- Not have access to other affordable health insurance.

If you report a higher income when you renew your OHP, you may be moved to OHP Bridge. Learn more about OHP Bridge at <https://www.oregon.gov/oha/hsd/ohp/pages/bridge.aspx>.

OHP Bridge is almost the same as OHP Plus. There are a few things that OHP Bridge does not cover, including:

- Long-term services and supports (LTSS)
- Health related social needs (HRSN)

## **Health Related Social Needs**

Health-Related Social Needs (HRSN) are social and economic needs that affect your ability to be healthy and feel well. These services help members who are facing major life changes. Get more information at: <https://www.oregon.gov/OHA/HSD/Medicaid-Policy/Pages/HRSN.aspx>

Please ask YCCO to see what free HRSN benefits are available. HRSN benefits include:

- **Housing Services:** Help with rent and utilities, to get or keep housing, moving costs, and services to support you as a tenant.
- **Climate Services:** Help to get health related air conditioners, heaters, air filtration devices, portable power supplies and mini-refrigerators.
- **Nutrition Services:** Help Includes nutrition counseling, medically tailored meals, meals or pantry stocking, fruit and vegetable prescriptions.

You may be able to get some or all of the HRSN benefits if you are an OHP Member, and one or more of the below:

- Are homeless or you have an income that is 30% or less than the area median income and do not have resources or support networks to prevent homelessness.;
- Are being discharged from an Institute for Mental Disease;
- Are being released from incarceration;
- Are a youth transitioning out of the child welfare system;
- Are a Young Adult with Special Healthcare Needs;
- Are an individual who is transitioning to dual status with OHP and Medicare; or

You must also meet other criteria. For questions or to be screened, please contact YCCO. YCCO can help you to schedule appointments for HRSN benefits.

Please note that to be screened and to get HRSN benefits, your personal data may be collected and used for referrals. You can limit how your information is shared.

If approved, you can choose how you get HRSN benefits. HRSN benefits are free to you and you can opt out at any time. If you get HRSN benefits, your care coordination team will work with you to make sure your care plan is updated. See page 32 for Care Coordination and care plans.

Members have the right to appeal a denial for HRSN services.

Important Notes:

- Rides to care cannot to be used for HRSN services.
- OHP Bridge does not cover HRSN Services.