

ChoiceNet at a glance: What you need to know

For employees of Massachusetts municipalities

Making informed choices about your medical care can help reduce your health care costs

1 ChoiceNet features three tier levels for doctors and hospitals.

All ChoiceNet participating doctors and clinicians, plus more than 130 hospitals, have met Harvard Pilgrim's high standards for providing quality care. ChoiceNet's three tiers are based on cost and quality performance. Tier 1 features the most cost-efficient doctors and hospitals.

Tier 1 also includes:

- Providers who aren't medical doctors (like optometrists, chiropractors, physical and speech therapists)
- Behavioral health services
- Emergency room coverage
- X-rays at independent or freestanding facilities (e.g., not hospitals or those affiliated with specific doctors' groups)
- Care at skilled nursing facilities and outpatient rehabilitation

Copayments for specialists' office visits

Tier 1	\$
Tier 2	\$\$
Tier 3	\$\$\$

2 You have four forms of cost-sharing (what you pay for services).

Within each ChoiceNet tier, you have four types of cost sharing:

- Covered in full.** You pay nothing for most preventive care services.
- Copayments.** You have pre-determined dollar amounts for primary care provider (PCP) visits and a slightly higher copayment for visits to specialists.
- Deductible.** You'll pay up to these dollar amounts for services subject to the deductible, like X-rays, bloodwork and hospital care. Your deductible amount depends upon the tier of your provider (who provides your care).
- Coinsurance.** A percentage of the cost of covered services that you must pay after you have paid your full, annual deductible amount.

Refer to your *Schedule of Benefits* for specific plan details.

3 Find your doctors' and hospitals' tiers before needing medical care.

Find out your preferred doctors' and hospitals' tiers by visiting www.harvardpilgrim.org/choicenet. Select "ChoiceNet HMO" or "ChoiceNet PPO" to find your providers. (Refer to your *Schedule of Benefits* to determine if you have an HMO or PPO plan.)

With both the HMO and PPO, you're free to choose, and see, doctors from all three tiers.

- If you have an HMO, you must have a PCP who will refer you to most specialists. It's important to know whom your PCP refers to (and his/her tier) so you can plan your cost sharing accordingly.
- PPO members can see specialists without referrals and can see non-participating Harvard Pilgrim providers.

4 You have ways to save money with ChoiceNet.

- Pay less when you choose quality, cost-efficient doctors and hospitals. More than 75% of Harvard Pilgrim's participating PCPs, specialists and hospitals are in Tier 1 and Tier 2.
- Have X-rays and high-end radiology tests like MRIs done at independent or freestanding facilities and pay Tier 1 cost sharing. If you receive these services in a hospital, your cost sharing depends on the hospital's tier.
- Talk to your doctors. When your primary doctor recommends specialists, discuss other options if those specialists are in higher tiers. If you have an HMO plan, referrals from your PCP are especially important since your cost sharing varies based on specialists' tiers.

5 We're here to help. Call us!

- If you're already a Harvard Pilgrim member, call Member Services with questions at (888) 333-4742. For TTY service, call (800) 637-8257. Representatives are available weekdays from 8 a.m. – 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday evenings.
- If you're not yet a member, call (800) 848-9995 on weekdays from 8:30 a.m. – 5 p.m.

This plan includes a tiered provider network called ChoiceNet. In this plan, members pay different levels of cost sharing depending on the tier of the provider delivering a covered service or medical supply. A provider's benefit tier may change annually on January 1. Please consult the Harvard Pilgrim ChoiceNet provider directory or visit the provider search tool at www.harvardpilgrim.org/choicenet to determine a provider's tier in the ChoiceNet network. You also may call Harvard Pilgrim to request a paper copy of the provider directory.



This information refers to products, programs and services offered by Harvard Pilgrim Health Care and its affiliate, HPHC Insurance Company.