

# POS Open Access - LP

*High-quality, flexible care*

Harvard Pilgrim's **POS Open Access - LP** plans offer highly coordinated health care, highly flexible coverage and a chance to save money. You'll choose one of our participating primary care providers to help guide your care, and you'll also have access to other medical professionals and hospitals nationwide—all without having to get referrals.

## Your primary care provider

- You will be required to choose a primary care provider (PCP) within Harvard Pilgrim's provider network. Your PCP is the medical professional (e.g., doctor, nurse practitioner or physician assistant) you see for routine care and when you are sick.
- PCPs are usually in specialties such as internal medicine, family practice or pediatrics. If you will be covering family members on your policy, each of them can choose different Harvard Pilgrim PCPs.
- We believe in the power of strong doctor-patient relationships. PCPs who know you and your health history can guide you to the right tests and services. They can also connect you to our local nurse care managers at times when you may need some extra help, such as with a newly diagnosed condition or a planned surgery.

## Save money with low-cost providers

- When you need lab work or outpatient surgery, choose a facility designated as a select low-cost provider (LP), and no deductible will apply to these services. You'll have no charge for lab work (excludes genetic testing) and a copayment for outpatient surgery.
- Costs for medical tests and procedures often vary widely with no significant difference in quality. So why pay more if you don't have to?
- See your plan's Schedule of Benefits for details and more information.



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Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

## In-network and out-of-network coverage

- With these plans, you have access to thousands of participating providers throughout New England and across the country. If you need to, you can also visit non-participating providers.
- You can receive care for covered services without your PCP's referral. You'll have in-network coverage when you visit participating providers and out-of-network coverage when you visit non-participating providers.
- In-network coverage typically costs less than out-of-network coverage because your member cost-sharing amounts (i.e., copayments, deductibles and coinsurance) are lower.
- It's possible that non-participating providers will charge more than Harvard Pilgrim's allowed amount for the care they provide. In that case, you would be responsible for paying the difference between the provider's charges and Harvard Pilgrim's allowed amount.

## Emergency care and urgent care

- In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), call 911 or go to the nearest emergency room. Once you are out of the hospital, be sure to follow up with your PCP for any additional care you may need.
- When you need care right away, but you don't think you need to go to the emergency room, consider using Harvard Pilgrim's telemedicine services or a participating urgent care center or convenience care clinic. These alternatives usually have lower costs and shorter waits than an emergency room.

## Finding POS Open Access-LP providers and hospitals

- For the latest information on participating providers and hospitals, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org). Click on "Find a Provider" and choose the "POS Open Access - LP" directory.
- Once your POS Open Access - LP membership is active, you can get to the POS Open Access - LP directory through your secure member account.

### For more information

- Already a Harvard Pilgrim member? Call **(888) 333-4742**.
- Not yet a member? Call **(800) 848-9995**.
- For TTY service, call **711**.

To learn more about Harvard Pilgrim, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org).



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## COST SHARING GLOSSARY

Cost sharing is what you pay for specific health care services (e.g., office visits and prescriptions). Coinsurance, copayments and deductibles are all examples of cost sharing.

**ALLOWED AMOUNT:** Generally, this is the maximum amount that Harvard Pilgrim will pay a provider for covered services.

**COINSURANCE:** This is a fixed percentage of costs that you pay for covered services. For example, if you have a plan with coinsurance, you may have to pay 20% of a provider's bill for your care, while Harvard Pilgrim pays 80%. Coinsurance is usually something you pay after you have paid an annual deductible.

**COPAYMENT:** This is a flat dollar amount you pay for certain services on your plan. You may have different copayments for different services (e.g., primary care visits, specialist visits and prescription drugs). Copayments are normally due when you have your appointment.

**DEDUCTIBLE:** This is a set amount of money that you have to pay out of your own pocket for certain covered services before your plan covers those services. If you have a \$2,000 annual deductible, for example, you will have to pay \$2,000 worth of charges before Harvard Pilgrim helps pay. If you receive care for services that fall under the deductible, your provider will send you a bill.

**NON-PARTICIPATING PROVIDERS:** Health professionals and hospitals that do not have contracts with Harvard Pilgrim to care for our members and therefore do not participate in our network. You'll usually pay higher cost-sharing amounts when you see these providers. Also, they may charge more than Harvard Pilgrim's allowed amount for the care they provide. In that case, you would be responsible for paying the difference between the provider's charges and Harvard Pilgrim's allowed amount.

**PARTICIPATING PROVIDERS:** Health professionals and hospitals that have contracts with Harvard Pilgrim to care for our members and therefore participate in our network.