

SimplyVirtualSM HMO and Virtual ChoiceSM HMO

SimplyVirtualSM HMO

Virtual ChoiceSM HMO

Effective dates Available to fully insured and self-insured employer groups in the following markets:

State	Large group	Large group
Connecticut	January 1, 2021	September 1, 2021
Maine	July 1, 2021	September 1, 2021
New Hampshire	July 1, 2021	September 1, 2021

How they compare

PCP requirement	<ul style="list-style-type: none"> Adult members age 19+ must select a PCP* from Doctor On Demand All members under the age of 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care 	<ul style="list-style-type: none"> Adults members age 19+ may choose either a PCP* from Doctor On Demand or an office-based PCP from Harvard Pilgrim's HMO network All members under the age of 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care
PCP cost sharing	<ul style="list-style-type: none"> Same cost sharing for all members, regardless of age 	<ul style="list-style-type: none"> For adult members, age 19+, cost sharing varies based on PCP selection: <ul style="list-style-type: none"> Lower cost sharing for a Doctor On Demand PCP Higher cost sharing for an office-based PCP Members under the age of 19 always pay lower cost sharing for office-based care
Specialists and referrals	All members receive office-based care from specialists within Harvard Pilgrim's HMO network. Doctor On Demand PCPs refer to office-based specialists as needed, and help members find providers and schedule appointments.	
Behavioral health access	Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network.	

* A member must establish a relationship with a provider by: (1) registering with Doctor On Demand in the state the member resides, and (2) completing a PCP appointment in the same state.

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