

What to know about out-of-area dependent coverage

For Beth Israel Lahey Health employees enrolled in an HMO plan

If you're enrolled in the Domestic & Community HMO, HMO Plus or HMO Plus Out of Area plan, you and your covered family members typically must receive care from in-network providers. But did you know these plans provide coverage for dependents under the age of 26 who live outside of Harvard Pilgrim's enrollment area?* With this benefit, they have access to in-network providers and services through Harvard Pilgrim's national provider network with UnitedHealthcare (UHC) Options.

How does out-of-area dependent coverage work?

We provide limited out-of-area dependent coverage because many dependent children attend schools or colleges outside of the enrollment area where participating providers are not available to provide care. Please note that all dependents under the age of 26 (not just students) may be covered by your HMO plan if they live outside of the enrollment area.

How can my dependent take advantage of this benefit?

Before using this benefit, the plan's subscriber must first call Harvard Pilgrim to register the dependent who lives outside of the enrollment area. To do this, please call (888) 333-4742 to speak with a Member Advocate.

Is my dependent required to have a primary care provider (PCP) and get referrals to see specialists?

As with all HMO plans, your registered dependent must have a Harvard Pilgrim network PCP on file with us. When the dependent is within the enrollment area (e.g., for school breaks or visits) and need to see a specialist, they must get a referral from their PCP. While living outside of the enrollment area, they do not need a referral from their PCP to see a specialist, but they will need to choose a specialist from the UHC Options network.

How can my dependent find a provider?

To find a provider outside of the enrollment area, they should search the [Dependent Out of Area provider directory](#). They can also find a link to this directory at harvardpilgrim.org/bilh under the "Additional help finding a provider" section.

What services are covered out of area?

Your registered dependent can receive most of the same coverage available to them under the plan as though they were within the enrollment area. Please refer to your Benefit Handbook for specific coverage information. (Bariatric surgery and infertility treatment are not covered outside of the enrollment area.)

What about behavioral health services?

To find a behavioral health provider outside of the enrollment area, your registered dependent should search the [Dependent Out of Area provider directory](#).

What cost sharing applies for out-of-area services?

For services received out of area, including urgent care, your dependent's cost sharing is applied as follows:

- Domestic & Community HMO: Tier 2
- HMO Plus: Tier 3
- HMO Plus OOA: Tier 3

Does my dependent need to get prior approval for certain services?

If your dependent requires certain care, like being admitted to a hospital, home infusion or durable medical equipment, they will need to call Harvard Pilgrim at (800) 708-4414 to get approval before they receive the service. Please refer to your Benefit Handbook for specific coverage information.

Need assistance?



Call your BILH Member Advocate at (888) 333-4742 for additional help or to register your dependent under the age of 26.



Go to harvardpilgrim.org/bilh to view information about your specific plan and search the provider directory. (Login required to view your Benefit Handbook.)

* Harvard Pilgrim's enrollment area includes Massachusetts, Connecticut, Maine, New Hampshire and Rhode Island, and certain areas of Vermont and New York.