

# ElevateHealth Options HMO

## Flexible, high-quality care

Harvard Pilgrim's **ElevateHealth Options HMOs** give you flexibility and an opportunity to save money. These plans feature two tiers of providers and hospitals. Tier 1 is our ElevateHealth network, and Tier 2 is the rest of Harvard Pilgrim's network (New Hampshire, Massachusetts, Maine, Vermont, Connecticut and Rhode Island). You have lower out-of-pocket costs when you visit Tier 1 providers and hospitals, and higher out-of-pocket costs when you visit Tier 2 providers and hospitals.\*

### Getting Care

- With this plan, you must receive all of your care from Harvard Pilgrim's participating providers and hospitals (except in a medical emergency).
- You will be required to choose a participating primary care provider (PCP) to handle your care and give you referrals to specialists.
- If you will be covering family members on your policy, each of them can choose different Harvard Pilgrim PCPs.
- Remember that you pay less when you visit Tier 1 providers and hospitals, and more when you visit Tier 2 providers and hospitals. You don't have to enroll in a tier; what you pay depends on where you go for care.
- You can get acupuncture, chiropractic care, routine eye exams and most kinds of gynecological care without your PCP's referral, but you must see participating providers for these services. You will have lower copayments and deductibles when you see Tier 1 providers.
- If you need tests or surgery at a hospital, you'll need your PCP's or specialist's referral to a participating hospital. You will have lower copayments and deductibles when you go to Tier 1 hospitals. The only time you don't need a referral to go to the hospital is in a medical emergency.
- 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.
- You have coverage for unexpected or unforeseen urgent care (e.g., earache, flu or sprain) when you're traveling. Otherwise, you must receive care from participating providers and hospitals.

\*Changes to our network may occur at any time. For the most current information, visit the provider search tool at [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory)

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## Finding ElevateHealth options providers and hospitals

For the latest information on ElevateHealth Options providers and hospitals, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and click on "Find a Provider." Choose "ElevateHealth Options," then search by provider type or by specialty. Remember that you will have lower out-of-pocket costs when you visit Tier 1 providers and hospitals.



## Reminder when choosing a doctor

When a doctor has admitting privileges at a Tier 1 hospital, it doesn't necessarily mean that the doctor belongs to Tier 1. Check the online directory to make sure you're seeing Tier 1 providers and that you are receiving your care from them at Tier 1 locations (e.g., hospitals and doctors' offices) for lower copayments and deductibles.

## Your coverage

These are some examples of covered services on your ElevateHealth Options plan. For more information, check the Schedule of Benefits, which is the document that outlines the specific benefits and cost-sharing amounts. It governs in the event that the information in this document is different.

	What you pay: Tier 1	What you pay: Tier 2
Preventive tests and services <i>Examples: Annual physicals, annual gynecological visits, routine pre-natal and postpartum visits, immunizations, colorectal cancer screening and breast cancer screening</i>	No charge	No charge
Office visits	Copayment	Deductible then coinsurance
Urgent care		
Free standing	Copayment	Deductible then either copayment or coinsurance
Hospital based	Deductible then copayment	Deductible then either copayment or coinsurance
Emergency room	Deductible then either copayment or coinsurance	Deductible then either copayment or coinsurance
Inpatient hospital care	Deductible then no charge	Deductible then coinsurance
Lab work	No charge	Deductible

## 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.
- **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.