

## Product and Network Design Criteria for Hospitals and Practitioners – Marketplace Plans

Harvard Pilgrim Health Care is committed to ensuring that all our members have adequate access to quality care. Harvard Pilgrim maintains specific member access standards for the number and geographic distribution of primary care physicians and high-volume/high-impact specialists.

These standards, which Harvard Pilgrim reviews annually, apply universally to all plans, but vary by state/service area to adapt to each one’s unique state requirements and geographic mileage criteria. We analyze our provider network’s compliance with the member access standards on a quarterly basis.

Note that Harvard Pilgrim does not currently participate in the Marketplace in Rhode Island and Connecticut. Regardless of state Marketplace participation, the access standards for each state are as follows (as all states participate in full network products):

State	Primary Care		High Volume Specialists	High Impact Specialists			Compliance Rate
	Urban/ Suburban	Rural	Urban/Suburban	Rural	Urban/ Suburban	Rural	
Connecticut	2 in 8 miles	2 in 15 miles	2 in 10 miles	2 in 20 miles	2 in 10 miles	2 in 20 miles	95%
Massachusetts	2 in 8 miles	2 in 15 miles	2 in 10 miles	2 in 20 miles	2 in 10 miles	2 in 20 miles	95%
New Hampshire	2 in 15 miles		1 in 45 miles	1 in 45 miles			90%
Rhode Island	2 in 8 miles	2 in 15 miles	2 in 10 miles	2 in 20 miles	2 in 10 miles	2 in 20 miles	95%
<b>Maine*</b>							
	Residence Connected by Interstate Hwy		Residence with Primary Road Access	Residence with Secondary Road Access			
<i>Primary Care</i>	1 in 25 miles		1 in 20 miles	1 in 15 miles			n/a
<i>High Volume Specialists</i>	1 in 50 miles		1 in 40 miles	1 in 30 miles			n/a
<i>High Impact Specialists</i>	1 in 50 miles		1 in 40 miles	1 in 30 miles			n/a

\*The state of Maine regulatory requirements Rule 850 apply.

Detailed below are network descriptions for Harvard Pilgrim’s major product designs:

### 1. HMO

Harvard Pilgrim’s HMO plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care practitioners (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers. Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to be eligible to participate in Harvard Pilgrim’s provider network.

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*HMO (continued)*

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care physicians and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them. The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, and Connecticut.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our standard HMO plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

### **2. PPO**

Harvard Pilgrim's PPO plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care practitioners (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers. Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to be eligible to participate in Harvard Pilgrim's provider network.

Outside of Harvard Pilgrim's service area including Massachusetts, New Hampshire, Maine, and Connecticut, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC).

Of equal importance to the quality of the care delivered to our members is its adequate availability. Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care physicians and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, and Connecticut.

While provider participation in our standard PPO plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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### 3. POS

Harvard Pilgrim's POS plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care practitioners (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers. Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements in order to participate in Harvard Pilgrim's provider network.

Outside of Harvard Pilgrim's service area including Massachusetts, New Hampshire, Maine, and Connecticut, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC).

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The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, and Connecticut.

While provider participation in our standard POS plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

### 4. Focus Network - MA

Harvard Pilgrim's Focus-MA plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care practitioners (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers. Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements in order to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care physicians and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the state of Massachusetts.

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### *Focus Network – MA (continued)*

Harvard Pilgrim applied specific criteria to serve as the basis for selecting the hospitals within the counties in the Massachusetts service area to be included in the Focus-MA provider network. When choosing which hospitals to include in the Focus-MA provider network, Harvard Pilgrim also reviewed the following measures:

#### *Quality Measures*

- Clinical scores created for patients who experienced heart attacks, heart failure, pneumonia and surgical care infection prevention.
- Evaluation of patient safety performance related to hospital-acquired infection rates and poor outcomes

#### *Member Experience Measures*

- Hospital survey results in the Hospital Consumer Assessment of Healthcare Providers and Systems compared to the national average

#### *Cost-related Measures*

- Hospital relative cost based on current contractual rates

Primary care physicians and specialists affiliated with the hospitals that meet the quality and cost-efficiency measures participate in the Focus-MA network.

## **5. ElevateHealth HMO**

Harvard Pilgrim's ElevateHealth HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care practitioners (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers. Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements in order to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care physicians and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the state of New Hampshire.

Harvard Pilgrim applied specific criteria to serve as the basis for selecting the hospitals within the counties in the service area to be included in the ElevateHealth HMO provider network.

While provider participation in our ElevateHealth HMO plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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### 6. Maine's Choice HMO

Harvard Pilgrim's Maine's Choice HMO is a tiered network product offered in select counties within the state of Maine. For those counties in which Harvard Pilgrim has been approved, Maine's Choice HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care practitioners (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

The plan includes a tiered provider network with two benefit levels: the Preferred Tier Network, which includes PCPs and other provider specialties, and the Standard Tier Network, which does not include PCPs. Harvard Pilgrim developed this tiered HMO product in conjunction with a Maine provider partner organization, and as such, tier designation is based on provider participation with this partner organization, as well as network adequacy standards and federal regulations.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. All participating PCPs are in the Preferred Tier Network, and members must use a PCP from this tier to coordinate care. Keep in mind that if a provider changes affiliations (e.g., moving from one practice to another) at any time, that provider's tier designation may also change. Please consult the Maine's Choice HMO directory to determine a given provider's tier in the network.

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The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, and Connecticut.

While provider participation in our Maine's Choice HMO plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.