Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange 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 providers 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.

Currently, Harvard Pilgrim offers Exchange plans in Massachusetts, New Hampshire and Maine. In conjunction with state regulations, Harvard Pilgrim’s access standards for Exchange and non-Exchange plans are:

<table>
<thead>
<tr>
<th>State*</th>
<th>Primary Care</th>
<th>High Volume Specialists</th>
<th>High Impact Specialists</th>
<th>Compliance Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Connecticut</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Large Metro (Fairfield)</em></td>
<td>10 minutes/5 miles</td>
<td>20 minutes/10 miles</td>
<td>20 minutes/10 miles</td>
<td>n/a</td>
</tr>
<tr>
<td><em>Metro</em></td>
<td>15 minutes/10 miles</td>
<td>45 minutes/30 miles</td>
<td>45 minutes/30 miles</td>
<td>n/a</td>
</tr>
<tr>
<td><strong>Maine</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>1 in 15 miles</td>
<td>1 in 30 miles</td>
<td>1 in 30 miles</td>
<td>n/a</td>
</tr>
<tr>
<td>Suburban</td>
<td>1 in 20 miles</td>
<td>1 in 40 miles</td>
<td>1 in 40 miles</td>
<td>n/a</td>
</tr>
<tr>
<td>Rural</td>
<td>1 in 25 miles</td>
<td>1 in 50 miles</td>
<td>1 in 50 miles</td>
<td>n/a</td>
</tr>
<tr>
<td><strong>Massachusetts</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban/Suburban</td>
<td>2 in 8 miles</td>
<td>2 in 10 miles</td>
<td>2 in 10 miles</td>
<td>95%</td>
</tr>
<tr>
<td>Rural</td>
<td>2 in 15 miles</td>
<td>2 in 20 miles</td>
<td>2 in 20 miles</td>
<td>95%</td>
</tr>
<tr>
<td><strong>New Hampshire</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>2 in 10 miles</td>
<td>2 in 20 miles</td>
<td>2 in 20 miles</td>
<td>n/a</td>
</tr>
<tr>
<td>Middle</td>
<td>2 in 20 miles</td>
<td>2 in 40 miles</td>
<td>2 in 40 miles</td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>2 in 30 miles</td>
<td>2 in 80 miles</td>
<td>2 in 80 miles</td>
<td></td>
</tr>
</tbody>
</table>

*To support members residing in Rhode Island and Vermont: member access standards for Rhode Island will mirror Massachusetts and Vermont will mirror New Hampshire.

Detailed below are network descriptions for Harvard Pilgrim’s major Exchange and non-Exchange plans.
Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

**Access America (non-Exchange Plans)**

Harvard Pilgrim’s Access America plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (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 for the Access America plan, which includes Massachusetts, New Hampshire, and Maine, 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 providers 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 and New Hampshire.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our Access America 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.
Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

**ChoiceNet HMO and ChoiceNet PPO (non-Exchange Plans)**

Harvard Pilgrim’s ChoiceNet HMO & PPO plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (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.

Outside of Harvard Pilgrim’s service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, Vermont, and Connecticut, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC) for the ChoiceNet PPO plan.

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 providers 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, Rhode Island, Connecticut and Vermont.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. The plan consists of a tiered provider network with three member cost-sharing levels: Tier 1, Tier 2 and Tier 3. All tier benefit levels include PCPs and other provider specialties. Harvard Pilgrim applied specific criteria to serve as the basis for the tier designations of New Hampshire and Massachusetts hospitals and physicians (Maine, Vermont, Rhode Island and Connecticut hospitals and physicians are not evaluated for a tier designation, and therefore default to Tier 2). Additionally, during the development of the ChoiceNet plans, some Harvard Pilgrim participating providers had opted out of the ChoiceNet network.

When assigning tier designations to the providers in the ChoiceNet HMO & PPO plans, Harvard Pilgrim also reviewed the following measures:

<table>
<thead>
<tr>
<th>Hospital Cost &amp; Quality Measures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Quality Measures</strong></td>
</tr>
<tr>
<td>Clinical scores created for patients who experienced heart attacks, heart failure, pneumonia and surgical care infection prevention.</td>
</tr>
<tr>
<td>Evaluation of patient safety performance related to hospital-acquired infection rates and poor outcomes.</td>
</tr>
<tr>
<td><strong>Member Experience Measures</strong></td>
</tr>
<tr>
<td>Hospital survey results in the Hospital Consumer Assessment of Healthcare Providers and Systems compared to the national average.</td>
</tr>
<tr>
<td><strong>Cost-related Measures</strong></td>
</tr>
<tr>
<td>Hospital relative cost based on current contractual rates.</td>
</tr>
</tbody>
</table>
## Physician Cost & Quality Measures

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Quality Measures</strong></td>
<td>Quality of care evaluation was based on a physician groups performance, compared against the following HEDIS measure domains: Acute Care, Chronic Care and Preventive Care.</td>
</tr>
<tr>
<td><strong>Cost-related Measures</strong></td>
<td>Hospital relative cost based on current contractual rates.</td>
</tr>
</tbody>
</table>

Members can view participating practitioners, sort them by specialty and tier designation in Harvard Pilgrim’s online provider directory. Tier designations are indicated as Tier 1, Tier 2, and Tier 3 within the directory. For the ChoiceNet HMO and ChoiceNet PPO plans, all providers retain their tier designations for one calendar year.
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 providers (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 developed this limited HMO product in conjunction with select New Hampshire provider partner organizations, and as such, participation is based on provider involvement with these partner organizations, as well as network adequacy standards and federal regulations. In select plans, some primary care providers are listed as “Preferred PCP.” These PCPs are part of a network of primary care providers that Harvard Pilgrim partners with to offer lower office visit cost sharing. If your plan offers this benefit, Preferred PCP cost sharing will be listed in your Schedule of Benefits under Physician and Other Professional Office Visits.

Additionally, there are select providers that require authorization by Harvard Pilgrim prior to being seen. These authorized access practitioners are denoted with a “▲” symbol. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider’s participation status may also change. Please consult the ElevateHealth directory to determine a given provider’s participation status in the network.

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 providers 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.

Additionally, we have programs in place that encourage, support, and reward provider excellence. 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.
ElevateHealth Options HMO (Exchange and non-Exchange Plan)

Harvard Pilgrim’s ElevateHealth Options plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (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. The plan consists of a tiered provider network with two member cost-sharing levels — Tier 1 and Tier 2 — both of which include PCPs and other provider specialties. Harvard Pilgrim developed this tiered HMO product in conjunction with select New Hampshire provider partner organizations, and as such, a tier designation of Tier 1 is based on provider participation with these partner organizations, as well as network adequacy standards and federal regulations. In select plans, some primary care providers are listed as “Preferred PCP.” These PCPs are part of a network of primary care providers that Harvard Pilgrim partners with to offer lower office visit cost sharing. If your plan offers this benefit, Preferred PCP cost sharing will be listed in your Schedule of Benefits under Physician and Other Professional Office Visits. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider’s tier designation may also change. Please consult the ElevateHealth Options directory to determine a given provider’s participation status in the network.

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 providers 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, Rhode Island, Connecticut and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our ElevateHealth Option 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.
Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

<table>
<thead>
<tr>
<th>Focus Network – MA (Exchange and non-Exchange Plan)</th>
</tr>
</thead>
<tbody>
<tr>
<td>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 providers (internal medicine, pediatricians, family practice); obstetricians &amp; 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.</td>
</tr>
</tbody>
</table>

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. 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 providers and specialists affiliated with the hospitals that meet the quality and cost-efficiency measures participate in the Focus-MA network. Additionally, there are select providers that require authorization by Harvard Pilgrim prior to being seen. These authorized access practitioners are denoted with a “▲” symbol. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider’s participation status may also change. Please consult the Focus Network-MA directory to determine a given provider’s participation status in the network.

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 providers 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.
Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

<table>
<thead>
<tr>
<th>HMO &amp; Open Access HMO <em>(HMO: Exchange and non-Exchange; Open Access HMO: non-Exchange Plan)</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>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 providers (internal medicine, pediatricians, family practice); obstetricians &amp; 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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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 providers 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.</td>
</tr>
<tr>
<td>The standards have been developed and are maintained according to Harvard Pilgrim’s member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, Connecticut and Vermont.</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>
### HMO – Flex & PPO – Flex (Exchange and non-Exchange Plans)

Harvard Pilgrim’s HMO – Flex and PPO – Flex plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (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.

Outside of Harvard Pilgrim’s service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, Vermont, and Connecticut, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC) for the PPO – Flex plan.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. Members with these plans who have services at Harvard Pilgrim participating freestanding general laboratory and free-standing ambulatory surgical center are eligible for lower cost-sharing. These providers are listed as “Flex Provider” in the 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 providers 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, Rhode Island, Connecticut and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our Flex – HMO and Flex – 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.
Harvard Pilgrim's Hospital Prefer HMO & PPO plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (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.

Outside of Harvard Pilgrim's service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, Vermont, and Connecticut, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC) for the Hospital Prefer PPO plan.

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 providers 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, Rhode Island, Connecticut and Vermont.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. The plan consists of a tiered hospital network with three member cost-sharing levels: Tier 1, Tier 2 and Tier 3; physician services are not tiered. Harvard Pilgrim applied specific criteria to serve as the basis for the tier designations of New Hampshire and Massachusetts hospitals (Maine, Vermont, Rhode Island, and Connecticut hospitals are not evaluated for a tier designation and therefore default to Tier 2). Additionally, during the development of the Hospital Prefer plans, some Harvard Pilgrim participating providers had opted out of the Hospital Prefer network.

When assigning tier designations to the providers in the Hospital Prefer HMO & PPO plans, 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
## Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

<table>
<thead>
<tr>
<th>Members can view participating practitioners, and sort them by specialty and tier designation in Harvard Pilgrim’s online provider directory. Tier designations are indicated as Tier 1, Tier 2, and Tier 3 within the directory. For the Hospital Prefer HMO and Hospital PPO plans, hospitals retain their tier designations for one calendar year.</th>
</tr>
</thead>
</table>


Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans


Harvard Pilgrim’s LP (Low-Cost Provider) Plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiology; gastroenterology; dermatology; 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.

Outside of Harvard Pilgrim’s service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, Vermont, and Connecticut, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC) for the POS Open Access – LP and PPO – LP plans.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. Members with these plans who have services at select Harvard Pilgrim freestanding general laboratory and freestanding ambulatory surgery centers are eligible for lower cost-sharing. These providers are listed as “LP (Low-Cost Provider)” in the directory. LP providers are those who have partnered with Harvard Pilgrim to offer lower-cost laboratory and ambulatory surgical services.

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 providers 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, Rhode Island, Connecticut and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our LP 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.
Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

Maine’s Choice HMO (Exchange and non-Exchange Plan)

Harvard Pilgrim’s 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 providers (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 consists of a tiered provider network with two member cost-sharing levels: thePreferred Network — which includes PCPs and other provider specialties — and the Standard 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 select them by specialty in Harvard Pilgrim’s online provider directory. All participating PCPs are in the Preferred Network, and members must use a PCP from this tier to coordinate care. Keep in mind that if a provider changes affiliation (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.

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 providers 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, New Hampshire, Rhode Island, Connecticut and Vermont. The member access standards for the state of Maine in our Maine’s Choice HMO plan are:

<table>
<thead>
<tr>
<th>Maine</th>
<th>Primary Care</th>
<th>High Volume &amp; High Impact Specialists</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>1 in 15 miles</td>
<td>1 in 40 miles</td>
</tr>
<tr>
<td>Suburban</td>
<td>1 in 20 miles</td>
<td>1 in 50 miles</td>
</tr>
<tr>
<td>Rural</td>
<td>1 in 25 miles</td>
<td>1 in 70 miles</td>
</tr>
</tbody>
</table>

Additionally, we have programs in place that encourage, support, and reward provider excellence. 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.
### NetOption Plans: NetOption HMO & Network Option – LP HMO (non-Exchange Plans)

Harvard Pilgrim’s NetOption plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (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. Members with these plans will have a higher-cost sharing for certain services at participating Harvard Pilgrim tertiary hospitals. These hospitals are listed with a “▲” symbol. Additionally, members with the NetOption – LP HMO plan, who have services at a Harvard Pilgrim LP provider are eligible for lower cost-sharing on select services. These providers are listed as “LP (Low-Cost Provider).”

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 providers 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, Rhode Island, Connecticut and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our NetOption 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.
Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

POS/Open Access POS (non-Exchange Plans)

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 providers (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.


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 providers 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, Rhode Island, Connecticut and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. 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.
Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

**PPO (Exchange and non-Exchange Plans)**

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 providers (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.

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