

The Harvard Pilgrim Best Buy HMO

Plan Description



Harvard Pilgrim
Health Care



Harvard Pilgrim
Health Care *of New England*

Thank you for your interest in **The Harvard Pilgrim Best Buy HMO**. One of the differences between our Best Buy HMO and a traditional HMO is that the Best Buy HMO has a more affordable premium. It also features deductibles for certain services, so depending on what kind of services you use and how often you use them, it's possible that your out-of-pocket costs may be higher than those for a traditional HMO. However, you still get the same great care you'd expect from Harvard Pilgrim, along with our extensive network of doctors and coverage for routine and preventive services. The only differences are in the way you pay for care and how much you pay.

How the Best Buy HMO works

The **Best Buy** HMO features a combination of **copayments** and **deductibles**. Some services, such as routine doctors office visits, are covered when you pay a fixed "copayment" amount for each service. For others, such as inpatient hospital services, you may be required to pay all or part of the bill, up to a specific "deductible" amount each year. After you have paid the full deductible amount in a given year, services will be covered in full or with copayments. (See the *Schedule of Benefits* for details on coverage and copayment and deductible amounts.) Here's an example to show how this works.

Suppose that you are hospitalized for inpatient care on three separate occasions in the same calendar year. The hospital stays cost \$500, \$600 and \$700. Your annual deductible is \$1,000. **(This is an example only. Your actual deductible may be different. Please see your Schedule of Benefits for your specific deductible amount.)**

	Charge	Cost to you
Stay #1	\$500	\$500 (\$500 remaining on deductible)
Stay #2	\$600	\$500 (\$0 remaining on deductible)
Stay #3	\$700	\$0 (Covered once your deductible has been met; some services may require copayments. Check your <i>Schedule of Benefits</i> for specifics.)

Stay #1: For the first hospital stay, you pay the full \$500 charge. You then have \$500 remaining on your \$1,000 deductible.

Stay #2: For the second, \$600 stay, you pay just \$500 because this is the amount remaining on your deductible. Since your \$1,000 deductible has been met, the remaining \$100 is covered by Harvard Pilgrim.

Stay #3: For the third hospital stay, you do not have to pay any of the \$700 charge because you met your deductible with the first two stays. This third stay is covered by Harvard Pilgrim. (You may be required to make copayments for some services once your deductible is met. Check your *Schedule of Benefits* for details.)

Depending on your particular plan, your payments may be subject to an **out-of-pocket maximum** (see your *Schedule of Benefits*). If your plan carries a \$2,000 out-of-pocket maximum, for example, this means that you will not have to pay more than \$2,000 in costs for covered services in any calendar year. Once your out-of-pocket maximum is reached, all services are covered.



Getting care starts with your primary care physician

As a Plan member, you must choose a primary care physician (PCP) when you enroll. If you do not have a PCP, non-emergency and most specialty services may not be covered. It's easy to select a PCP, and we'll do everything possible to help you make the best choice.

In most cases, your PCP will provide or arrange for all the health services you need – treating you when you're sick and administering preventive screenings, routine check-ups and immunizations. Your PCP is also the key to ensuring that you get high-quality specialty care if you need it.

Find a participating physician by visiting our online directory at www.harvardpilgrim.org. If you already have a PCP, you may want to start by seeing if he or she participates in the Harvard Pilgrim provider network. If you are choosing a new doctor, you can look up the cities and towns near your home or work and choose a doctor who practices in one of those communities.

You can also call to have one of our representatives assist you or to order a printed directory. If you're already a member, call Member Services at **1-888-333-4742 (TDD/TTY: 1-800-637-8257)**. Hours of operation are 8 a.m. - 7:30 p.m. on Monday and Wednesday, and 8 a.m. - 5:30 p.m. on Tuesday, Thursday and Friday. If you're not yet a member, please call **1-800-848-9995**.

Please write the doctor's name and **provider ID code** in the designated space on your enrollment form. If your employer uses **HPHConnect**, Harvard Pilgrim's Web-based administrative transaction service, you may be able to enroll online at www.harvardpilgrim.org.

If you have covered dependents, each can have his or her own PCP. Internal medicine physicians care for adults, pediatricians care for children and family practitioners care for people of any age. There are also some OB/GYN providers available as PCPs for women.

Keep in mind that you can choose a different Harvard Pilgrim PCP for any reason. Just call one of our helpful member services representatives or use **HPHConnect** at www.harvardpilgrim.org to change doctors.

Facts about referrals

If you need specialty care that your PCP does not provide, your PCP will refer you to another physician or appropriate medical professional. (Referrals are not necessary for some services, such as certain gynecological exams.) Although there are thousands of physicians who take care of Harvard Pilgrim members, your PCP will send you to a specialist affiliated with his or her own practice. For example, if you need to visit a cardiologist, your doctor will refer you to someone in a local medical practice or hospital with which he or she is personally affiliated.

PCPs typically develop strong working relationships with particular specialists. This enables the doctors to collaborate more effectively on behalf of their patients and helps ensure excellent communication, appropriate choice of treatment and higher-quality care.

Whenever you need specialty care, you should feel comfortable discussing the referral process with your doctor and asking why he or she is recommending a certain specialist. Your PCP may occasionally make a referral to a physician outside his or her usual network of specialists, but only if the expertise needed to handle a particular case is not available from a specialist affiliated with his or her own practice.

When you're in the hospital

If you need to go to the hospital* for a test, surgery or other procedure, your PCP (or the specialist to whom your PCP referred you) will coordinate and authorize your admission. You can find out where doctors admit their patients by visiting our online directory at www.harvardpilgrim.org. You can also call us to order a paper directory or have one of our representatives assist you.

To ensure that you get high-quality care during a hospital stay, nurses who are part of your medical team will review the care and services you receive in the hospital and provide you with case management services as needed. When you no longer need acute care, the nurse case managers will work with both you and your PCP to ensure that you continue to get the care you need at home or at an alternative health care setting, if necessary.

*If your doctor recommends a procedure or admittance to a hospital, including admission from surgical day care, hospital representatives are responsible for notifying Harvard Pilgrim on your behalf. There are a few elective procedures that require authorization by Harvard Pilgrim, and your doctor is aware of the procedures he/she must discuss with us before they take place.

You're covered when you're traveling . . .

Whether you're in another part of the country or another part of the world, you're covered for any care you may need if you become sick or injured. Harvard Pilgrim covers any unexpected or unforeseen care (e.g., for earaches, flu, poisoning, broken bones, medical emergencies) when you're traveling outside of the service area (i.e., the state in which you live).

And in an emergency

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, shock, major blood loss, choking, severe head injury, loss of consciousness, seizures or convulsions). Just go to the nearest emergency facility or call 911 or another local emergency number.

If you are hospitalized, call your PCP and Harvard Pilgrim within 48 hours, or as soon as you can (or ask someone to do this for you). Please note that this requirement is met if your attending physician has already given notice to your PCP. Your PCP will arrange for any follow-up care you may need.

Questions?

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Making great health care a little easier.SM

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