

# Your health plan

2021 Open Enrollment



Your medical plan benefits . . . . . 3

Extra support . . . . . 7



**EDEN PRAIRIE SCHOOLS**

Inspiring each student every day



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## Here to be your partner

We are 26,000 partners strong, working together to support your health every day. For you, it's a top-rated Member Services team – here to help you understand your plan and answer your questions. It's a plan you can understand, benefits that benefit you, and a commitment to lower costs. Partnership – it means we're in this together.



# Getting started

The more you know about your plan, the easier it is to make good decisions for your health and wallet. We're happy you're trusting HealthPartners. Here are some tips.

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## What to do next

- **Call us** with questions at **952-883-5000 or 800-883-2177**
- **Sign in** or create an account at **healthpartners.com**

We can help you make choices you'll feel good about.

## Understand your costs

You'll likely see these terms during enrollment and throughout the year. Knowing how these costs work with your plan will help you avoid unexpected charges.

- **Premium** – how much you pay for your plan, usually taken out of your paycheck.
- **Deductible** – the amount you're responsible to pay for care before your plan helps cover costs, not including your premium.
- **Copay** – a set amount you pay each time you visit the doctor or get a prescription.
- **Coinsurance** – a percent of the bill you pay. Your plan covers the rest.
- **Out-of-pocket maximum** – the most you'll pay for covered care each year.
- **Summary of Benefits and Coverage (SBC)** – lists out the specific benefit costs for your plan.

## Check out your extras

Your health plan does more than just process claims. Read on to learn more about some of the services, resources and discounts you have available to help you live your best life.

## Use your online account

With an online account, you can get up-to-date personal health plan information in one simple place.

- See claims and how much you could owe.
- Search for doctors in your network.
- Check your deductible or out-of-pocket maximum spending.
- View your member ID card.
- Get cost estimates for care.
- Compare prescription costs.
- Manage your health on the go with the myHP mobile app.

# Three for Free plan with the Open Access network

Get your first three doctor visits for free. And find a doctor you love with one of the largest networks.

## How to get more info

- **See plan details** in your **Summary of Benefits and Coverage (SBC)** in your enrollment materials
- **Call us** with questions at **952-883-5000 or 800-883-2177**
- **Search the network** for your doctor or find a new one at **healthpartners.com/openaccess**

**TIP:** Get your yearly recommended checkup, vaccines and screenings. In-network preventive care is covered by your plan and doesn't count toward your three visits.

## What you'll pay

### \$0 for the first three visits

With this plan, you get your first three doctor visits for free – even if you haven't reached your deductible. You can go to a primary or specialty doctor, a mental or chemical health specialist, urgent care or convenience clinic. Even better, everyone on your plan gets their own three free visits, too.

### Deductible, then coinsurance

For other services and additional doctor visits, you pay the full cost until you reach a set amount, called your deductible.

After that, your plan splits the bill with you. That's called coinsurance. For example, you might pay 20%, and your plan pays the other 80%.

### Out-of-pocket maximum

Once you reach a limit, called an out-of-pocket maximum, you don't pay any more. Your plan pays for all other in-network care.

## Your plan helps pay for

- Preventive care (no cost to you)
- Convenience care and telemedicine services
- Specialty care (no referrals needed)
- Prescriptions

## Plan highlights

You can save around \$100 for each of your first three visits. If there are extra costs, like lab work, X-rays or other therapy, you'll pay your deductible or coinsurance.

Get this	It costs	You pay
Doctor visit	\$100	\$0
Blood work	\$15	\$15
CT Scan	\$250	\$250
<b>Total</b>	<b>\$365</b>	<b>\$265</b>

This is an example. Your actual costs and savings may vary.

## Where you can get care

The Open Access network lets you choose from one of the biggest networks of doctors and clinics.

# Copay/Deductible plan with the Open Access network

Avoid being surprised by your bill. You'll pay a flat cost for a visit to the doctor. And you'll have no problem finding your favorite from one of our largest networks.

## What you'll pay

### Copay

Something like an office visit to a specialist, chiropractor or therapist costs a copay (a set dollar amount).

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**TIP:** Get your yearly recommended checkup, vaccines and screenings. Your plan covers your care.

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### Deductible, then coinsurance

Things like X-rays or a hospital stay cost you the full amount up to a certain point (your deductible).

After you hit that point, you pay coinsurance (a portion of the bill). For example, you might pay 20% and your plan would pay the rest.

### Out-of-pocket maximum

After you reach a limit, called your out-of-pocket maximum, you don't pay any more. All in-network care is paid for by your health plan.

## Plan highlights

Your plan covers most of the cost of primary, convenience, online and specialty care, as well as prescription drugs. Your member ID card clearly lists your copays so you can easily know your share of the bill.

## Where you can get care

The Open Access network lets you choose from one of the biggest networks of doctors and clinics.

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## How to get more info

- **See plan details** in your **Summary of Benefits and Coverage (SBC)** in your enrollment materials
- **Call us** with questions at **952-883-5000 or 800-883-2177**
- **Search the network** for your doctor or find a new one at **healthpartners.com/openaccess**

## Your plan helps pay for

- Preventive care (no cost to you)
- Convenience care and telemedicine services
- Specialty care (no referrals needed)
- Prescriptions

# Skip the clinic trip with online care

Save time and money by getting treated right from your smartphone, tablet or computer. Your plan covers two options.

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## Questions about benefits?

Member Services can answer your benefits and coverage questions. Call us at **952-883-5000** or **800-883-2177**

### Virtuwell® (online questionnaire)

- **Easy.** 99% of Virtuwell users say it's simple and 98% highly recommend it. Answer a few questions at **virtuwell.com** anytime, anywhere.\*
- **Fast.** In about one hour, get a treatment plan and prescription. Nurse practitioners treat more than 60 common conditions. You could save an average of 2.5 hours by using Virtuwell and avoiding in-person visits.
- **Guaranteed.** You're only charged if Virtuwell can treat you, plus unlimited follow-up calls about your treatment are free. If you need to come in person, we will let you know, but it's not usually needed.
- **Affordable.** A visit is \$59 or less. Use your member ID card to check your cost at **virtuwell.com/cost/healthpartners.**

### Doctor On Demand (video chat)

- **Convenient.** Get started when and where it works for you at **doctorondemand.com**. Video capabilities are required.
- **Quick.** See a doctor in minutes. Live video visits include assessment, diagnosis and prescriptions when necessary.
- **Affordable.** A visit to treat conditions like colds, the flu and allergies costs \$59 or less.\*\*



The next time you're sick, your health plan has affordable options to help you get better, faster.  
**Julie, RN, Nurse Navigator**

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\*Available anywhere in the U.S. to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA and WI.

\*\*The cost for behavioral health services varies depending on the services provided and duration of service.

# Here for you, 24/7

Call us at one of these numbers if you have questions about your health or what your plan covers. We're ready to help.

## Member Services

### For questions about:

- Your coverage, claims or plan balances
- Finding a doctor, dentist or specialist in your network
- Finding care when you're away from home
- Health plan services, programs and discounts

Monday – Friday,  
7 a.m. to 7 p.m. CT  
Call the number on the back  
of your member ID card,  
**952-883-5000 or 800-883-2177**  
Interpreters are available if you  
need one.  
Español: **866-398-9119**  
**healthpartners.com**

## Member Services can help you reach:

### Nurse Navigator<sup>SM</sup> program

### For questions about:

- Understanding your health care  
and benefits
- How to choose a treatment

Monday – Friday,  
7:30 a.m. to 5 p.m. CT

### Pharmacy Navigators

### For questions about:

- Your medicines or how much they cost
- Doctor approvals to take a medicine  
(prior authorization)
- Your pharmacy benefits
- Transferring medicine to a mail order  
pharmacy

Monday – Friday,  
8 a.m. to 6 p.m. CT

## Behavioral Health Navigators

### For questions about:

- Finding a mental or chemical health care  
professional in your network
- Your behavioral health benefits

Monday – Friday,  
8 a.m. to 5 p.m. CT  
**888-638-8787**

## CareLine<sup>SM</sup> service nurse line

### For questions about:

- Whether you should see a doctor
- Home remedies
- A medicine you're taking

24/7, 365 days a year  
**800-551-0859**

## BabyLine phone service

### For questions about:

- Your pregnancy
- The contractions you're having
- Your new baby

24/7, 365 days a year  
**800-845-9297**



One thing I love about  
my job is how my team  
helps people all day,  
every day.

**Rachel, Registered  
Nurse, CareLine**

# Take charge of your health plan

You go online to research, plan and follow up on big decisions. A *myHealthPartners* account makes it just as easy to stay on top of your health care and insurance.

## Get personalized information when and where you need it

With an online account, you have real-time access to your personal health plan information in one place. No more guessing or waiting until business hours to get answers to your questions.

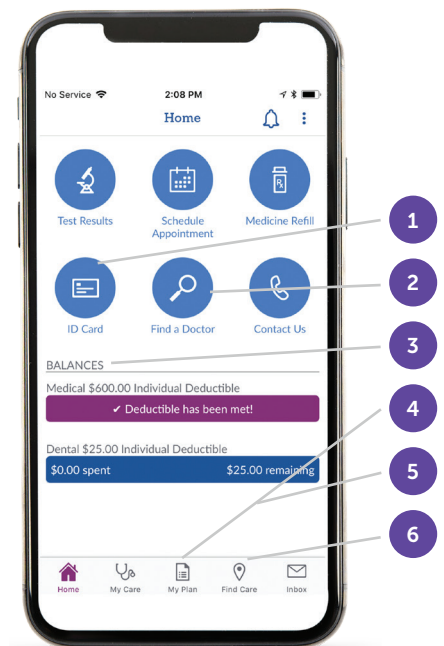
## Top 6 ways to use your online account and mobile app

### Sign in to your account

Manage your health and your plan at **healthpartners.com**.

Don't have an account yet? It's quick and easy to sign up— you'll just need your member ID card.

1. View your HealthPartners member ID card and fax it to your doctor's office.
2. Search for doctors near you in your plan's network.
3. Check your balances, including how much you owe before your plan starts paying (deductible) and the most you'll have to pay (out-of-pocket maximum).
4. Compare pharmacy costs to find the best place to get your medicines.
5. See recent claims, what your plan covered and how much you could owe.
6. Get cost estimates for treatments and procedures specific to your plan.



I love directing members to their online accounts and the mobile app. You can easily get your health plan info, even when I'm not in the office.  
**Marissa, Member Services**



# Get the most from your meds

Knowing what you'll pay for your medicine is important. Use these tools and resources to understand your costs and get support if your medicine isn't working for you.

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## Questions about benefits?

Member Services can answer your benefits and coverage questions. Call us at **952-883-5000** or **800-883-2177**

## Check your formulary

A formulary, also called a drug list, tells you what medicines are covered by your health plan and generally how much you'll pay. You'll also learn if there are any requirements before you can start a medicine.

Your formulary is called PreferredRx.

1. Go to **healthpartners.com/preferredrx**.
2. Search by the name or type of medicine.
3. Use your Summary of Benefits and Coverage (SBC) in your enrollment materials to understand how each type of medicine is covered.

## Try generics

Generics are just as safe and effective as brand-name medicines, but cost a lot less. Talk to your doctor or pharmacist about switching to a generic medicine.

## Search for the lowest cost

Medicine prices can change from pharmacy to pharmacy. Shop around. See what your costs are at different pharmacies. Members can get started with the Prescription shopping tool at **healthpartners.com/pharmacy**.

## Talk with a Pharmacy Navigator

One call will give you answers to your questions around benefits, coverage, costs, formularies and more. Call Member Services at the number on the back of your member ID card. Ask to talk with a Pharmacy Navigator.

## Meet with a pharmacist

In a one-on-one visit, a pharmacist will review your medicines with you to make sure they're working and are right for you. Plus, it's free. Visit **healthpartners.com/mtminfo** to learn more.



Our team is here to support you. If you can't find your medicine on the formulary or shopping tool, give us a call. We'll help you find it or an alternative that's covered.

**Annie, Pharmacy Navigator**

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# Find the best medicine cost

Shopping for the lowest price medicine is easier than comparing prices for airline travel.

## Multiple ways to save on medicines, in one online tool

The Prescription shopping tool helps you find the lowest cost for medicines, based on your current health plan. Find other options to save money too, like when a lower price alternative is available.

### Sign in to your account

Manage your health and your plan at **healthpartners.com**.

Don't have an account yet? It's quick and easy to sign up– you'll just need your member ID card.

The screenshot shows the HealthPartners website's Prescription shopping tool. At the top, there's a blue header with the HealthPartners logo and navigation links: HOME, MY PRESCRIPTIONS, and MORE. Below the header, a search bar contains the text 'MEMANTINE HCL 10 MG TABLET' and '55124'. A 'Search' button is to the right. The main content area is titled 'MEMANTINE HCL® (MEMANTINE HCL)' and includes a description: 'Memantine is used to treat moderate to severe confusion (dementia) related to Alzheimer's disease. It does not cure Alzheimer's disease, but it may improve memory, awareness, and the ability to perform daily functions. This medication works by blocking the action of a certain natural substance in the brain (glutamate) that is believed to be linked to symptoms of Alzheimer's disease.' Below this, there's a table with columns: BRAND/GENERIC, FORM, DOSAGE, QUANTITY, DAYS, and YOUR PRICE. The table shows two options: one for \$7 (\$0.23 per day) and another for \$10.90 (\$0.36 per day). The \$7 option is highlighted. To the right of the table, there's a 'MAIL ORDER' section with a 'Fill Here' button. Below the table, there's a 'Save with Similar Drugs' button and a checkbox for 'Display only Preferred Pharmacies'. At the bottom, there's a 'PHARMACY' section showing 'WALGREENS #2661' at '15250 CEDAR AVE, APPLE VALLEY, MN 55124' with a 'Fill Here' button.

## You can use the Prescription shopping tool to:

- Find the lowest cost for your medicine
- Compare current prices at pharmacies near you
- Understand what medicines are covered by your health plan
- Transfer prescriptions to the lowest cost pharmacy
- Know if you have available refills
- See if you have a prior authorization and when it expires
- Download tax reports of what you spent last year

# Medicine delivered to your door

Skip the trip to the pharmacy. Get your prescriptions mailed to your home with WellDyneRx.

## 5 great things about mail order

1. You'll never pay for standard shipping.
2. Refilling your medicine online or with our mobile app is easy.
3. All orders are sent in a tamper resistant, plain package to make it more private.
4. Safety is important. You'll get the best quality medicine.
5. You'll get your medicine delivered within seven to ten days.

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**TIP:** Getting your medicine through mail order often costs less than retail pharmacies.

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## How to get started

- Call **800-591-0011**
- Visit [healthpartners.com/mailorder](https://healthpartners.com/mailorder)



It's hard to get to the pharmacy each month. Mail order pharmacy delivers your meds quickly and easily to you, just like your favorite stores.

**Dave, Pharmacist**

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# Check in on your health anywhere, anytime

## Why should I take my health assessment?

- It's quick, easy and completely confidential
- It gives you quick results so you can focus on areas of improvement
- It unlocks activities and resources to help you better manage your health
- It supports your community with a \$50 charitable donation

If you've already completed your health assessment, great! Use your results to pick an activity that aligns with your health needs.

## Questions?

Call HealthPartners at **800-311-1052**.

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Take your health assessment and view your activity options at:  
**[healthpartners.com/youpower](https://healthpartners.com/youpower)**.



**YOUPOWER**

## Move more, pay less

Achieve your fitness goals without breaking the bank. Get on-demand fitness classes or discounts on gym memberships, just by being a HealthPartners member.

### Free online fitness classes

#### Wellbeats

Offers fitness classes anytime, anywhere on-demand. This activity will be available to you through your health and well-being experience.

### Discounts on gym memberships

#### GlobalFit's Gym Network 360

Provides discounts on memberships at more than 9,000 fitness centers, weight loss programs and wellness brands.

#### The Active&Fit Direct™ program

Offers more than 9,000 fitness centers nationwide for a flat monthly fee.

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### We're here for you

Manage your health and your plan at **healthpartners.com** or the myHP app.

Don't have an account yet? It's quick and easy to sign up – you'll just need your member ID card.

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**TIP:** After you sign in to your HealthPartners online account, get started by selecting the *Living Well* tab. If you need help, give us a call at **800-311-1052**.

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# Get the right care at the right price

Your health plan covers lots of options when you need care. Knowing the differences between the options can help you choose where to get care at the best cost.

## Find in-network care

Manage your health and your plan at [healthpartners.com](https://healthpartners.com).

Don't have an account yet? It's quick and easy to sign up— you'll just need your member ID card.

When you need	Go to	Average cost	Average time spent
Health advice from a registered nurse for: <ul style="list-style-type: none"> <li>At-home remedies</li> <li>When to go in for care</li> </ul>	CareLine <sup>SM</sup> service Call 24/7 at <b>800-551-0859</b>	Free	15 minutes
Treatment and prescriptions for minor medical issues, like: <ul style="list-style-type: none"> <li>Bladder infection</li> <li>Pink eye</li> <li>Upper respiratory infections</li> </ul>	Virtuwell <sup>®</sup> * or Doctor On Demand 24/7 online care Convenience clinics (found in retail and grocery stores)	\$	15 minutes
A regular checkup or special care during the day for things like: <ul style="list-style-type: none"> <li>Diabetes management</li> <li>Vaccines</li> </ul>	Primary care clinics	\$\$	30 minutes
Care for urgent problems when your doctor's office is closed, like: <ul style="list-style-type: none"> <li>Cuts that need stitches</li> <li>Joint or muscle pain</li> </ul>	Urgent care clinics	\$\$\$	45 minutes
Help in an emergency, such as: <ul style="list-style-type: none"> <li>Chest pain or shortness of breath</li> <li>Head injury</li> </ul>	Emergency room	\$\$\$\$	60 minutes



Still not sure where to go? We'll help you figure out the best place based on the urgency of your care needs. Call CareLine at **800-551-0859**.  
**Rachel, Registered Nurse, CareLine**

\*Available anywhere in the U.S. to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA and WI.

# Improve your health and well-being

Living Well is easy and available to you at no cost.

## Learn about your health

Start by taking your health assessment. You'll get a better picture of problem areas and what you can do to be healthier.

## Pick a well-being activity

Want to wake up more refreshed? Bounce back from stress better? Take control of your weight? You've got lots of options to choose from.

## Choose what's best for you

Ask yourself, "What do I want to do to be healthier?" If you want to:

- Eat better – Try Go for Fruits & Veggies or Sugar Smart.
- Feel less stressed and more in control of your life – Tackle Stress or Healthy Thinking might be your best bet.
- Be more active – Walk it out with the 10,000 Steps® program.

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## Sign in to get started

Manage your health and your plan at **healthpartners.com**.

Don't have an account yet? It's quick and easy to sign up– you'll just need your member ID card.



I know what a difference being healthy can make in your life. Members tell me that a little support from a health professional like me can be a big help.  
**Sara, Health Coach**

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# Living healthier just got a little less expensive

Get special savings from handpicked retailers as a HealthPartners member. There are lots of products and services available to you at a discounted rate – all designed to help you live healthy every day.

## Save big by showing your member ID card to participating retailers.

### Save money on

- Eyewear
- Exercise equipment
- Fitness and well-being classes
- Healthy eating delivery services
- Healthy mom and baby products
- Hearing aids
- Orthodontics
- Pet insurance
- Swim lessons
- And more!

## Discounts on gym memberships

### GlobalFit's Gym Network 360

Provides discounts on memberships at more than 9,000 fitness centers, weight loss programs and wellness brands.

### The Active&Fit Direct™ program

Offers more than 9,000 fitness centers nationwide for a flat monthly fee.

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## See where you can save

Visit [healthpartners.com/discounts](https://healthpartners.com/discounts) for a list of participating retailers and discounts.



Making healthy choices is easier when it doesn't break the bank. I always say – taking advantage of these discounts is a great way to make the most out of your health plan.

**Lauren, Member Services**

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# Relief for your back pain

Our nurses can help make sure back pain doesn't keep you down. HealthPartners members get support and resources at no cost.

## Personal nurse support

When you're dealing with back pain, it can be frustrating to feel like nothing works. Our nurses are here to listen and suggest personalized solutions to help you feel better.

## How it works

Working with a HealthPartners nurse is a great addition to your health care team. Through phone calls and other communications, we'll support you in feeling your best and meeting your personal health goals. All support is confidential, and you can stop at any time.

## Partnering with you

Most Americans will experience back pain at some point in their lives. Although it's common, there are many myths about the causes and treatment for back pain. Depending on your pain, we'll give you tips on prevention, exercises and options. We'll discuss questions like:

- What's working well for you right now?
- Where do you need more help?
- What are your treatment options?

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## Ready to get started?

- Call **952-883-5469** or **800-871-9243** or fill out the form at [healthpartners.com/healthsupport](https://healthpartners.com/healthsupport)
- Visit [healthpartners.com/backhealth](https://healthpartners.com/backhealth) to learn more about back pain



Back pain is very common, but treatment might look different for everyone. That's why working with a nurse one-on-one can make such a difference.

**Jill, Registered Nurse**

# Face cancer with confidence

If you're facing a cancer diagnosis, we want you to know you're not alone. Our nurses will be with you every step of the way.

## A nurse is ready to help

Working with a nurse will give you all the extras. We're here for you – lean on us for support. We can offer advice and guidance to help make facing cancer a little less overwhelming.

## We're here to

- Help you make decisions
- Talk through what's working well in your treatment, and what's not
- Connect you to resources between doctor visits
- Just listen when you need to talk

## How it works

Working with a HealthPartners nurse is a great addition to your health care team. Through phone calls and other communications, we'll support you in feeling your best and meeting your personal health goals. All support is confidential, and you can stop at any time. Plus, it's no cost for HealthPartners members.

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## Ready to get started?

Call **952-883-5469** or **800-871-9243**  
or visit **healthpartners.com/  
cancersupport**



When you're dealing with cancer, it can feel like your whole life centers around it. Having a nurse to lean on when you need support can make a big difference.

**Jill, Registered Nurse**

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# Healthy baby, healthy you

If you're pregnant or thinking about it, we have lots of resources to support you – all available at no cost for HealthPartners members.

## Planning and pregnancy support

Start by taking the online assessment at **healthpartners.com/pregnancysupport**. Based on your answers, you may choose to get a call from a nurse or sign up for educational emails. We'll work with you over the phone to answer questions and give advice when you're between doctor visits.

## Pregnancy tips

Learn about budgeting for child care, eating healthy and more. After taking the online assessment, you can choose to sign up for educational emails. You can also get tips texted to your phone by texting BABY to **511411** (BEBE for Spanish).

## myHealthyPregnancy app

Get important information and fun extras for every stage of pregnancy and beyond. Search myHealthyPregnancy to download the app.

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## Want to know more?

Visit **healthpartners.com/pregnancysupport**

## 24/7 phone support

Get help from a nurse whenever you need it – even at 3 a.m. Call the BabyLine at **612-333-2229** or **800-845-9297**.



Whether this is your first, second or sixth baby, we're here to help. Our support is confidential and no cost to you.  
**Jill, Registered Nurse**

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Assist America®

## Travel anywhere, worry-free

Whether you're traveling abroad or just out of town for the weekend, you can feel confident you're in good hands when the unexpected happens.

### Get 24/7 help

Assist America provides all the support you need when you're more than 100 miles from home.

- Coordinating transport to care facilities or back home
- Filling lost prescriptions
- Finding good doctors
- Getting admitted to the hospital
- Pre-trip info, like immunization and visa requirements
- Tracking down lost luggage
- Translator referrals
- And more!

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### How to get started

- Download your **Assist America ID card** at [healthpartners.com/getcareeverywhere](https://healthpartners.com/getcareeverywhere)
- Get the **Assist America app** and enter HealthPartners reference number **01-AA-HPT-05133**



The Assist America mobile app makes traveling much easier. You can make calls right from the app when you need support.  
**Jamie, Member Services**

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# Quit for good

Quitting tobacco and vape may be one of the hardest things you'll ever do. You don't have to do it alone. We're here to help.

## Get help from a health coach

Work with a health coach to set goals around tobacco use and vaping that fit your lifestyle. You'll get support and encouragement to reach your goals and live nicotine free. Plus, you can schedule phone calls or email your health coach when it works best for you.

## Medicine to support quitting

Your health plan might pay for medicines to help you quit. Visit [healthpartners.com/formulary](https://healthpartners.com/formulary) to view your formulary. Or, call our Member Services team at the number on the back of your member ID card.

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## How to get started

Sign up with a health coach at **800-311-1052**.

### Work at your own pace to:

- Beat cravings
- Relieve stress
- Deal with tempting social situations
- Adjust to life without tobacco and vape
- Feel great



Maybe you've tried to quit on your own – more than once. Don't get down on yourself. Getting support from a coach can be just what you need to quit for good.

**Sara, Health Coach**

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## Our approach to protecting personal information

HealthPartners® complies with all applicable laws regarding privacy of health and other information about our members and former members. When needed, we get consent or authorization from our members (or an authorized member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable law and standards. Our policies and practices support compliant, appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our Notice of Privacy Practices, visit our website or call Member Services.

## Summary of utilization management programs for medical plans

Our utilization management programs help ensure effective, accessible and high-quality health care. These programs are based on the most up-to-date medical evidence to evaluate appropriate levels of care and establish guidelines for medical practices. Our programs include activities to reduce the underuse, overuse and misuse of health services.

### THESE PROGRAMS INCLUDE:

- Progression of care review and care coordination to support safe, timely care and transition from the hospital.
- Outpatient case management to provide member support and coordination of care.
- Evidence-based care guidelines for certain kinds of care.
- Prior authorization of select services – we require prior approval for a small number of services and procedures. For a complete list, visit our website or call Member Services.

## Appropriate use and coverage of prescription medicines for medical plans

We provide coverage for medicines that are safe, high-quality and cost-effective.

### TO HELP US DO THIS, WE USE:

- A formulary (drug list). These prescription medicines are continually reviewed and approved for coverage based on quality, safety, effectiveness and value.
- A free, confidential one-on-one appointment (in person or over the phone) with an experienced clinical pharmacist. Our Medication Therapy Management (MTM) program helps members who use many different medicines get the results they need.
- An opioid management program to support members in managing their pain.
- A patient alert program that provides a seamless transition to our formulary. We allow coverage for a first-time fill of a qualifying non-preferred medicine within the first three months of becoming a member.

The formulary is available at [healthpartners.com/formulary](https://healthpartners.com/formulary), along with information on how medicines are reviewed, the criteria used to determine which medicines are added to the list and more. You may also get this information from Member Services.

## Important information on provider reimbursement

Our goal in reimbursing providers is to provide affordable care for our members while encouraging quality care through best care practices and rewarding providers for meeting the needs of our members. Several different types of reimbursement arrangements are used with providers. All are designed to achieve that goal. Check with your individual provider to find out how they are paid.

### ARRANGEMENTS USED FOR MEDICAL PLANS:

- **Fee-for-service** – the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
- **Discount** – the provider sends us a bill, and we've already negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
- **Case rate** – the provider receives a set fee for a selected set of services, up to an agreed upon maximum amount of services, for a designated period of time. Alternatively, we may pay a case rate to a provider for all of the selected set of services needed during an agreed upon period of time.
- **Withhold** – a portion of the provider's payment is set aside until the end of the year. Withholds are sometimes used to pay specialty, referral or hospital providers who furnish services to members. The provider usually receives all or a portion of the withhold based on performance of agreed upon criteria, which may include patient satisfaction levels, quality of care and/or care management measures.
- **Basis of the diagnosis/per diem** – a set fee to treat certain kinds of conditions, sometimes based on the number of days the patient spent in the facility.
- **Ambulatory Payment Classifications (APCs)** – for outpatient services. We have a negotiated payment level based on the resources and intensity of the services provided. Hospitals are paid a set fee for certain kinds of services which is based on the resources utilized to provide that service.
- **Combination** – more than one of the methods described are used. For example, we may pay a case rate to a provider for a selected set of services, up to an agreed upon maximum amount of services, and pay that same provider on a fee-for-service basis for services not provided within the time period that exceed the maximum amount of services. We may also pay a provider such as a clinic using one type of reimbursement method, while that clinic may pay its employed providers using another reimbursement method.

## Conducting medical necessity reviews

HealthPartners conducts medical necessity reviews for select services. These reviews ensure our members receive safe and effective care that aligns with the coverage outlined in the member's contract. Medical necessity reviews can be conducted pre-service, before the service takes place; post-service, after the service has happened; or concurrently, while the service is taking place. Contracted providers are responsible for obtaining prior authorization from the health plan when it is required. Services that require prior authorization are listed on our website. Prior authorization is not required for emergency services. HealthPartners will inform both you and your provider of the outcome of our review.

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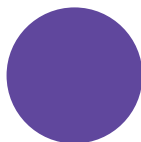
This plan may not cover all your health care expenses. Read your plan materials carefully to determine which expenses are covered. For details about benefits and services, go to **healthpartners.com** or call Member Services at **952-883-5000 or 800-883-2177**.

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## Notes



## Notes



## Thanks for calling HealthPartners

Our Member Services team loves to help and there's no better time than now. Give us a call if you have questions about your plan or even if you just want to get to know your plan a little better. Making sure you understand your health plan is just the first way we help you stay healthy.

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### Member Services

**952-883-5000 or 800-883-2177**

Monday – Friday, 7 a.m. to 7 p.m., CT

**[healthpartners.com](https://healthpartners.com)**