

A health plan to  
feel good about



MEDICAL PLAN

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EXTRA SUPPORT

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# For every smile

Simple things like smiles have the power to change someone's day, and possibly their life. At HealthPartners, we believe that it's the little touches – a helpful voice on the phone, an understanding nod in the waiting room, or a simple experience online – that make us not just a health plan, but a health partner.

We are 26,000 partners working together to support your health every day. You can depend on us for exceptional care and coverage, delivered simply and with a smile.

# Hello!



“I’m a Member Services representative by day and a mom 24/7. It’s my job to keep my family healthy, and help our members do the same. But I know understanding health insurance can be overwhelming. So, I want to help.”

**CHRISTINA, MEMBER SERVICES**

The more you know about your plan, the easier it is to make good decisions for your health and your wallet. Here are the two big ways I break it down for my friends and family:

## What you might have to pay

- **Premium** (you can expect this one) – how much you pay for your plan. It’s typically taken out of your paycheck.
- **Copay** – a set amount you pay each time you go to the doctor or get a prescription.
- **Deductible** – the amount you have to pay for doctor visits or prescriptions before your plan pitches in (not counting your premiums). If your deductible is \$1,000, you’re responsible to pay this amount before the plan starts to cover your medical costs.
- **Coinsurance** – a percent of the cost you’re in charge of paying. For example, you might be responsible for 20 percent of an X-ray’s cost and your plan will cover the remaining 80 percent.
- **Out-of-pocket maximum** – the most you’ll pay for your care each year. Once you reach your max, your plan pays for the rest of your care.



Create an account or log on at **healthpartners.com** or the **myHP** mobile app. If you’re not a member yet or are looking at a new plan, Member Services can help too.

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**HELPFUL TIP:** You can look up your plan’s specific amounts in a separate document called an **SBC**, or **Summary of Benefits and Coverage**.

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## Estimating your costs before you see the doctor

Just like comparing gas prices, you can compare health care costs. A myHealthPartners account can help you shop, plan and feel confident when you need care. You can:

- Search for doctors in your network
- Get cost estimates for care
- Find out where you’re at with your deductible or out-of-pocket maximum
- Compare pharmacy costs

We’re here to help. Give us a call at **952-883-5000** or **800-883-2177**. Understanding your health plan is just the first way we’ll help you become your healthiest you.

# HSA plan with the Open Access network



“I play a lot of sports. During a game, you have to expect the unexpected. The same goes for your health care. It’s important to be prepared and think ahead. Just like a good coach, I can show you how.”

DANIEL, MEMBER SERVICES

## Here’s what’s great about the Empower<sup>SM</sup> HSA plan

Be prepared no matter what comes your way. With a health savings account (HSA), you can set aside pre-tax money for unexpected health care costs. And saving is easy, too, with lower premiums to pay each month.

### It works like this

Plans like this one usually have lower premiums – that’s the amount you pay for your plan, whether or not you get care. But the trade-off is a higher deductible. So while your paycheck doesn’t take as big a hit, you’ll have to pay more for care before your plan kicks in.

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**HERE’S THE TRICK:** Put some of the money you’re saving on premiums in your HSA. Then use your HSA to pay your deductible. And your share of coinsurance after that, if you have any.

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#### What your plan helps pay for

In-network preventive care is fully paid for by your health plan, even before you hit your deductible.

Here are some of the things your plan helps cover after you hit your deductible:

- Convenience and online care
- Specialty care (no referrals needed)
- Prescriptions

#### You can use your HSA money for:

- Doctor visits
- Lab fees
- Prescription medicines
- Dental care and braces
- Vision care and LASIK surgery
- Medical equipment you use at home

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**HERE’S A HINT:** Add up what you spent on these things last year to get an idea of how much you might need to put in your HSA in the coming year.

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## You pick where you want to go

This plan has one of the biggest networks of doctors and clinics. Check for your doctor or find a new one at [healthpartners.com/openaccess](http://healthpartners.com/openaccess).

See how much you’ll pay and what your plan will cover in your Summary of Benefits and Coverage (SBC). Questions? Call us at **952-883-5000** or **800-883-2177**.



### 3 things to know about health savings accounts

1. It’s easy to put in pre-tax money through payroll or direct deposit.
2. You can earn interest on your savings or even invest it.
3. HSA money is yours to keep year after year, even if you switch jobs.

# Care today for a healthier tomorrow



“It’s always been important to me to set a good example of healthy living for my kids. This is the reason I keep up with my regular screenings and checkups.”

CASEY, MEMBER SERVICES

## Free for you and your family

Getting regular checkups helps keep you healthy. Screenings can find and stop health issues early – when treatment is most effective – even before you have symptoms. In fact, people who get the preventive care that’s recommended for them are more likely to stay healthy for years to come.

And preventive care is covered 100 percent, which means you pay nothing when you see a doctor in your network.

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**MY ADVICE:** Get your preventive care even when you’re feeling healthy. You may pay extra if your doctor uses screenings or tests to diagnose a problem you’re already having.

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### Some things that count as preventive care:

- Alcohol, tobacco and weight screenings
- Blood pressure, diabetes and cholesterol tests
- Breast, cervical and colorectal cancer screenings
- Routine pre- and post-natal care
- Vaccines
- Well-child visits

If you have questions on what’s covered or where you should go, call us at **952-883-5000 or 800-883-2177**. We’re here to help.



Visit [healthpartners.com/preventive](https://healthpartners.com/preventive) to find out what you should be checked for. Or just ask your doctor.

# Skip the clinic trip



“Who has time to be sick? I know I don’t. That’s why I love telling people there’s a faster, easier way to get better, without squeezing in a trip to the doctor.”

**JULIE, NURSE NAVIGATOR**

## Get treated online

Save time and money. Get care right from your smartphone, tablet or computer. Here are two options your health plan offers. Take it from me, I’ve used them myself.

### virtuwell®

24/7 care from home, work or even in line for coffee

- **Easy.** Visit [virtuwell.com](http://virtuwell.com). Answer a few questions – anytime, anywhere\*.
- **Fast.** In 30 minutes or less, a board-certified nurse practitioner emails and texts your treatment plan, including any prescriptions.
- **Guaranteed.** You’re only charged if they can treat you. Have questions about your treatment plan? Unlimited follow-up calls are free. A visit is \$49 or less. Use your member ID card to check your cost at [virtuwell.com/cost/healthpartners](http://virtuwell.com/cost/healthpartners).

### Doctor On Demand

Video chat

- **Convenient.** Get started when and where\*\* it works for you at [doctorondemand.com](http://doctorondemand.com). Video capabilities required.
- **Quick.** See a doctor in minutes. Live video visits include assessment, diagnosis and prescriptions when necessary.
- **Affordable.** Up to \$49 for a 15-minute visit.

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**HELPFUL HINT:** Member Services can tell you if your plan will pay for some or all of your visit.

Call them at **952-883-5000** or **800-883-2177**.

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Next time you get sick, turn to your computer or mobile device to get better, faster. Try virtuwell® or Doctor On Demand.

\*virtuwell is available anywhere in the United States to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA and WI. \*\* Doctor On Demand is available in all states except AR.

# Is my medicine covered?



“Knowing if your health plan will cover your medicine and how much you’ll pay is important. I’m here to help.”

ANNIE, PHARMACY NAVIGATOR

## Start by checking your drug list

Step one, see if your medicine is on the list of covered drugs, also known as a formulary. Your formulary is called **PreferredRx**. Searching the list is pretty easy.

1. Go to [healthpartners.com/preferredrx](https://healthpartners.com/preferredrx)
2. Search by the name or type of medicine


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**HELPFUL HINT:** If you can't find your medicine on the list, give us a call. We'll help you find it or an alternative that is.

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## So, you've found the list. Now what?


We've got an easy-to-follow guide to help you read your drug list. When you search the list, there's an icon next to each medicine. These are the icons you might see:

- **F** (Formulary) – medicines covered by your plan
- **NF** (Non-formulary) – medicines that might be covered but will cost you more
-  (Excluded) – medicines that aren't covered

## Save money on your meds

### Try generics

Generics are the same as brand name medicines, but cost a lot less. Here's how to tell if a medicine is the lower cost generic:

- **generics** will be all lowercase italics
- **BRAND**, oral contraceptives and Accutane generics will be in all CAPS
- Specialty drugs will be shown as  **SPECIALTY**

### Shop around

Medicine prices vary just like gas prices. So make sure you shop around. See how much your medicine will cost at different pharmacies.

Visit [healthpartners.com/pharmacy](https://healthpartners.com/pharmacy).

Members can log on to their **myHealthPartners** account and:

- Transfer a prescription from one pharmacy to another
- See how much they've spent on medicine so far this year
- Learn about other ways to save, like switching to generic medicine

Always remember – we're here to help. Give Member Services a call at **952-883-5000** or **800-883-2177**. And, of course, you can check your Summary of Benefits and Coverage (SBC), too.

# Get help with your medicine



“I like to think of managing medicines like creating a great meal. Just like there are many recipes, there are lots of ways to stay on track with your medicine. We can help you find the recipe that works best for you.”

**MADELYN, PHARMACIST**

## Get the most from your meds

You don't have to be a pharmacist to know when a medicine isn't working right. I had a patient on high cholesterol meds who then added a new blood pressure medicine. He started having terrible pain, so he stopped taking the new medicine.

That's where I came in. Turns out, it was a bad interaction. I got him on a different blood pressure medicine, and he was feeling better in no time.

## Talk with a pharmacist

In a one-on-one visit, a pharmacist will review your medicines with you to make sure they're working and right for you. Plus, it's free.

Even if you feel fine, you might have questions about your medicines, like:

- Am I taking the right medicines for the best results?
- Are my medicines working together correctly?
- How can I stop side effects between my medicines and with the things I eat and drink?
- Can I save money?

## Shop around for the lowest cost

Medicine prices can change from pharmacy to pharmacy. Shop around. See what your costs are at different pharmacies. Visit [healthpartners.com/pharmacy](https://healthpartners.com/pharmacy) to get started.

Log on to your *myHealthPartners* account to:

- Transfer your prescription from one pharmacy to another
- Learn about other ways to save, like generic medicines
- See how much you've spent on medicine this year

Don't have an account yet?

Visit [healthpartners.com/signupnow](https://healthpartners.com/signupnow).

Your health plan can do more than just help pay for visits to your doctor. Call Member Services at **952-883-5000** or **800-883-2177** for help with your prescription benefits.

# Medicine delivered to your door



“Many of my patients tell me they’re busy and it’s hard to get to the pharmacy every month. You might feel that way too. I have a solution: mail order pharmacy.”

KARAN, PHARMACIST

## Here’s what’s great about mail order pharmacy

- 95% of all medications are shipped within five days of receiving the order.
- You’ll never pay for shipping. It’s free.
- Refilling your medicine is easy with our online refill tool. You can easily change your address if you’re going to be out of town too.
- There’s no need to worry about your privacy. All orders are sent in a plain package.
- Safety is important to us. You’ll get the best quality medicine.

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**ADDED BONUS:** Most members on a copay plan get three months of their medicine for the price of two months – that’s a 33 percent savings!

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## Take it one step further

Do you and your family have more than one medicine? Get everyone on the same schedule. Have all your medicines refilled and delivered on the same day with HealthPartners® Sync My Meds.

Plus, you can pay for everything at once. A pharmacist on my team will work with you to pick the day that works best.

Have questions about your mail order pharmacy benefits?

Give us a call at **800-591-0011**. We’ll be happy to help.



Wondering how much your medicine will cost? Visit [healthpartners.com/pharmacy](https://healthpartners.com/pharmacy) to learn how much you’ll pay at different pharmacies.

# Here for you, 24/7



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

**RACHEL, REGISTERED NURSE**

## Help is a phone call away

Like this: a man called because his chest felt heavy, his skin felt clammy, and he wasn't sure what to do. Scary, right?

The CareLine<sup>SM</sup> service nurse told him to hang up and call 911 right away – he was having a heart attack. An ambulance rushed him to the hospital for emergency surgery. Afterward, he called us to say thanks. He didn't realize how serious the situation was and was so grateful that we were there to give him advice.

Call us at one of the numbers below if you have questions about your health or what your plan covers. We have teams of people here to help.

MEMBER SERVICES		
<b>For questions about:</b> <ul style="list-style-type: none"> <li>Your coverage, claims or account balances</li> <li>Finding a doctor, dentist or specialist in your network</li> <li>Finding care when you're away from home</li> <li>Health plan services, programs and discounts</li> </ul>		Monday–Friday, 7 a.m.–7 p.m., CT  Call the number on the back of your member ID card, <b>952-883-5000 or 800-883-2177</b> .  Interpreters are available if you need one. Español: <b>866-398-9119</b>  <b>healthpartners.com</b>
Member Services can help you reach:		
<b>Nurse Navigator<sup>SM</sup> program</b>	<b>For questions about:</b> <ul style="list-style-type: none"> <li>Understanding your health care and benefits</li> <li>How to choose a treatment</li> </ul>	Monday–Friday, 7 a.m.–7 p.m., CT
<b>Pharmacy Navigators</b>	<b>For questions about:</b> <ul style="list-style-type: none"> <li>Your medicines or how much they cost</li> <li>Doctor approvals to take a medicine (prior authorization)</li> <li>Your pharmacy benefits</li> <li>Transferring medicine to a mail order pharmacy</li> </ul>	Monday–Friday, 8 a.m.–6 p.m., CT
<b>Behavioral Health Navigators</b>	<b>For questions about:</b> <ul style="list-style-type: none"> <li>Finding a mental or chemical health care professional in your network</li> <li>Your behavioral health benefits</li> </ul>	Monday–Friday, 8 a.m.–5 p.m., CT
CARELINE <sup>SM</sup> SERVICE NURSE LINE		
<b>For questions about:</b> <ul style="list-style-type: none"> <li>Whether you should see a doctor</li> <li>Home remedies</li> <li>A medicine you're taking</li> </ul>		24/7, 365 days a year <b>612-339-3663 or 800-551-0859</b>
BABYLINE PHONE SERVICE		
<b>For questions about:</b> <ul style="list-style-type: none"> <li>Your pregnancy</li> <li>The contractions you're having</li> <li>Your new baby</li> </ul>		24/7, 365 days a year <b>612-333-2229 or 800-845-9297</b>

# Manage your health on the go



“Life doesn’t always happen during business hours. You may have a question at 9 p.m. on a Friday and can’t reach my team. That’s where your myHealthPartners account and myHP mobile app come in.”

LAUREN, MEMBER SERVICES

## Your plan at your fingertips

Want to check on a claim? Need to find an urgent care near your house?

These are just a couple of the things we help with every day. We love directing members like you to your online account and mobile app, especially since it means you can get help even when we’re not in the office.

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

1. View your HealthPartners member ID card and fax it to your doctor’s office.

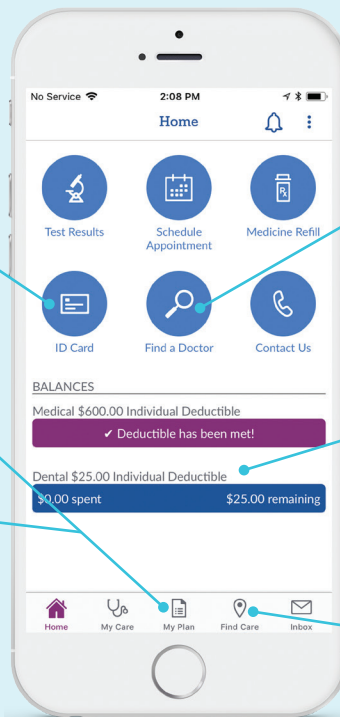
2. See recent claims and how much you owe.

3. Compare pharmacy costs to find the best place to get your medicines.

4. Search for doctors in your network or near you.

5. 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).

6. Get cost estimates for treatments and procedures specific to your plan.



# Know where to go



“It’s tempting to rush to the hospital when you need care now. But I’ve learned the hard way how much time and money that can cost. Use my notes below for help on where to go when it’s between ‘ouch’ and ‘OMG.’”

**BALQISA, REGISTERED NURSE**

WHEN YOU NEED	GO TO	AVERAGE COST	AVERAGE TIME SPENT
Health advice from a nurse for: <ul style="list-style-type: none"> <li>• Where to go for care</li> <li>• At-home remedies</li> </ul>	<b>CareLine<sup>SM</sup> service</b> Call 24/7 at <b>612-339-3663</b> or <b>800-551-0859</b>	Free	
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>	<b>virtuwell<sup>®</sup> or Doctor On Demand<sup>**</sup></b> 24/7 online care	\$	
	Convenience clinics (found in retail and grocery stores)		
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	\$\$	
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	\$\$\$	
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	\$\$\$\$	

**PS: If you’re still not sure where to go, a CareLine service nurse can help. Just give us a call.**

\*virtuwell<sup>®</sup> is available anywhere in the United States to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA and WI.  
 \*\*Doctor On Demand is available in all states except AR.

# Helping you live your best life



“You’re busy and it’s hard to find time to do all the healthy stuff you want. We get it. We can help.”

SARA, HEALTH COACH

## Tell us your goals, we’ll get you there

We’ve got some pretty cool things to help you get healthy, no matter what your goal is. And it’s all free as a HealthPartners member.

Not sure where to start? Give our team a call. We’re happy to help you figure it out.

Making changes can be hard. Let us give you a little support.

IF YOU WANT TO	YOU CAN	HERE’S HOW
Quit smoking	Talk with a health coach	Call <b>800-311-1052</b>
Eat better	Learn how with a virtual coach	Visit <a href="http://healthpartners.com/letstalk">healthpartners.com/letstalk</a>
	Find tasty recipes	Visit <a href="http://yumpower.com">yumpower.com</a>
	Get better-for-you eating tips on your phone	Text <b>YUM</b> to 77199
Feel less stressed	Learn to manage stress through confidential online support	Visit <a href="http://healthpartners.com/btb">healthpartners.com/btb</a>
	Discover what you can do to feel less stressed with a virtual coach	Visit <a href="http://healthpartners.com/letstalk">healthpartners.com/letstalk</a>
Get more sleep	Learn how with a virtual coach	Visit <a href="http://healthpartners.com/letstalk">healthpartners.com/letstalk</a>
Save money	Get discounts on exercise equipment, eyeglasses and more	Visit <a href="http://healthpartners.com/discounts">healthpartners.com/discounts</a>
Meet other people like you	Sign up for a class or group session for things like asthma, car seat clinics, weight loss and more	Visit <a href="http://healthpartners.com/classes">healthpartners.com/classes</a>
Find healthy tips for your family	Get tips for your family’s health on your phone	Text <b>FAMILY</b> to 77199
	Get tips while pregnant or after having a baby	Text <b>BABY</b> (or <b>BEBE</b> for Spanish) to 511411
Get your health questions answered	Talk with a nurse 24/7	Call <b>800-551-0859</b>
	Search health topics or use a symptom checker	Visit <a href="http://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a>
Make sure you’re getting the right care	Talk with a nurse to figure out what care is best for you	Call Member Services at the number on the back of your member ID card, <b>952-883-5000 or 800-883-2177</b> . Ask for a Nurse Navigator.
Make sure your medicine is working the way it should	Talk with a pharmacist	Visit <a href="http://healthpartners.com/mtminfo">healthpartners.com/mtminfo</a>

**PS:** Find even more at [healthpartners.com/healthyliving](http://healthpartners.com/healthyliving).

# Healthy choices = hefty savings



“I’m a health coach with a home mortgage. I know what a difference being healthy can make in your life and how a little support – and savings – can be a big help.”

SARA, HEALTH COACH

## Save money at your favorite gym

Work out 12 days or more each month and you’ll save up to \$20 per person on your monthly membership\*.

Participating gyms include:

- Anytime Fitness
- Curves
- LA Fitness
- Life Time Fitness
- Snap Fitness
- And more!

## Get discounts at other places

Just show your member ID card to save money at many places to help you live a little healthier.

You can save money on:

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

Saving money is one more way we can help you live a healthier life.

Visit [healthpartners.com/discounts](https://healthpartners.com/discounts) to see all the places where you can get big savings.



## Take care of your furry family

We treat our pets like family, so why not cover their health care costs? Save up to 12 percent on pet insurance. There are many coverage and cost levels to choose from, so pick the one that works best for your family.

\*Not all club locations apply. Some national clubs are owned by individual franchise owners and may not participate in the program. Frequent Fitness is limited to members, age 18 years or older, of certain HealthPartners medical plans and members of participating employer groups. Some restrictions apply. Termination of club membership may result in forfeiture of any unpaid incentive. See participating club locations for program details. Workout requirements and program eligibility may vary by employer. Please check with your employer or call Member Services to verify eligibility and visits requirements.

# Find balance with everyday support



“What would you do in this situation? Your parents are needing more help. You’re worried about their health and living alone, but you can’t be with them. I’ve got an answer: start with your EAP.”

SARA, HEALTH COACH

## Your Employee Assistance Program has your back

No matter your situation, your Employee Assistance Program (EAP) can support you on a variety of everyday issues. Maybe a parent is sick, you don’t know how to handle a negative co-worker or you’re looking to adopt. Your EAP can help with almost anything you can think of. The best part? It’s free and completely confidential.

### Get 24/7 help

Here are just a few things your EAP can help with:

- Adopting a child
- Finding child care
- Grieving
- Knowing what your legal options are
- Making a budget
- Managing stress on the job
- Parenting tips and resources
- And more!

### Connect how it’s best for you

No setup needed. Start using your EAP as soon as you’re ready:

- Call **866-326-7194**
- Text **919-324-5523**
- Log on to **hpeap.com** and chat through instant message (ask your employer or call your EAP to get your password)
- Download the iConnectYou mobile app (ask your employer or call your EAP to get your app passcode)

The last thing you need when you’re stressed is more stress. Remember your Employee Assistance Program is here to help.



Find articles, tips and free online seminars at **hpeap.com**. There are new topics every month. Ask your employer or call your EAP if you need the password.

Everything you do with your EAP is confidential. Nothing’s shared with your employer or your health plan without your permission. EAP services are provided by Workplace Options.

# Travel anywhere worry free



“I enjoy traveling. But I don’t want life’s ‘what ifs’ getting in the way. What if I get sick? What if I sprain my ankle? That’s why I’m thankful for Assist America®. And why it’s important for members to know about it too.”

JAMIE, MEMBER SERVICES

## Support for the unexpected

If you’re jet-setting across the world or just heading out of town for the weekend, you don’t have to worry. We’ve partnered with Assist America so you can get the support you need if the unexpected happens.

## Get help anytime, anywhere

When you’re traveling more than 100 miles away from home and have an emergency, Assist America is available 24/7/365. They can help you with:

- Coordinating transport to care facilities or back home
- Filling lost prescriptions
- Finding quality care
- Hospital admission
- Pre-trip info, like immunizations you need
- Sending health updates home
- Tracking down lost luggage
- Translator referrals

## It’s easy to get started

Go online to [healthpartners.com/getcareeverywhere](https://healthpartners.com/getcareeverywhere). Use the reference number 01-AA-HPT-05133.

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**MY TIP:** Use the Assist America mobile app to download your Assist America ID card on the go. It’ll save you time and give you one less thing to keep track of.

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Keep making those travel plans and feel confident you have support no matter where you are.

## 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 [healthpartners.com](http://healthpartners.com) or call Member Services at **952-883-5000 or 800-883-2177**.

## Summary of utilization management programs

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:

- Concurrent inpatient review and care coordination to support safe, timely care and transition from the hospital
- Best practice care guidelines for certain kinds of care
- Outpatient case management to provide care coordination
- CareCheck® program

We require prior approval for a small number of services and procedures. For a complete list, go to [healthpartners.com](http://healthpartners.com) or call Member Services. You must call CareCheck at **952-883-5800 or 800-942-4872** to receive maximum benefits when using out-of-network providers for inpatient hospital stays; same-day surgery; new or experimental or reconstructive outpatient technologies or procedures; durable medical equipment or prosthetics costing more than \$3,000; home health services after your visits exceed 30; and skilled nursing facility stays. Benefits will be reduced by 20 percent if CareCheck is not notified.

## Provider reimbursement information for medical plans

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.

- **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.

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, call Member Services at **952-883-5000 or 800-883-2177**.

## Appropriate use and coverage of prescription medicines

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.





# Nationally-rated, locally-minded

HealthPartners has one of the top-rated private commercial plans in the nation, earning 4.5 out of 5 stars from the National Committee for Quality Assurance (NCQA)\*. Is customer satisfaction a part of that score? You betcha.

