

The Harvard Pilgrim HMO

Plan Description



Harvard Pilgrim
Health Care



Harvard Pilgrim
Health Care *of New England*

Thank you for your interest in **The Harvard Pilgrim HMO**. A health maintenance organization (HMO) is one of the simplest options you can choose for your health care needs. You're covered for routine and preventive care, as well as specialty and emergency care. There's little or no paperwork involved once you join, and you're even covered for unforeseen care when you're far from home.

Getting care starts with your primary care physician

Having a primary care physician (PCP) helps make health care easier for you. 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.

As a Plan member, you must choose a 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.

Find a participating physician by visiting our online directory at www.harvardpilgrim.org. If you already have a PCP, check to see whether 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. (See "Questions?" at the end of this document for phone numbers.)

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 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 Member Services representatives or use *HPHConnect* at www.harvardpilgrim.org to change doctors.

No paperwork, just copayments

Once you become a member, you'll have no routine paperwork (i.e., bills or claim forms) related to your coverage. Generally, all you have to do when you visit your doctor is present your member identification card and pay a copayment. It's that easy.

Please note that some plans have two levels of copayments for outpatient visits. For these plans the amount you pay depends on the type of provider you visit or service you receive. See the *Schedule of Benefits* for details and your specific copayment amounts.

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. If you need to visit a cardiologist, for example, 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 their patients' behalf 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 your PCP (or the specialist to whom your PCP referred you) admits you to a hospital for a test, surgery or other procedure (including from surgical day care), hospital representatives are responsible for notifying Harvard Pilgrim on your behalf. There are a few procedures that require Harvard Pilgrim's authorization, and your doctor is aware of the procedures he/she must discuss with us before they take place.

To find out where doctors admit patients, visit our online directory at www.harvardpilgrim.org. Or you can call to have one of our representatives assist you. (See "Questions?" at the end of this document for phone numbers.)

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 another health care setting, if necessary.

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 or 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). If your attending physician notifies your PCP, this requirement will be met. Your PCP will arrange for any follow-up care you may need.

Questions?

We hope you'll consider this plan and all it offers: simplicity, coverage for routine, preventive and specialty care, and a personal doctor who will take care of all your health care needs.

- If you're already a member, call Member Services with questions at **1-888-333-4742 (TDD: 1-800-637-8257)**. Representatives are available weekdays from 8 a.m. - 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday.
- If you're not yet a member, please call **1-800-848-9995** on weekdays from 8:30 a.m. - 5 p.m.
- To learn more about Harvard Pilgrim in general, including our member savings programs and online health support services, visit **www.harvardpilgrim.org**.



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