



## A guide to your medical coverage

### Once you're a member

Register for your member account at [harvardpilgrim.org](http://harvardpilgrim.org):

- Look up the details of your plan.
- Compare costs for tests and procedures.
- Explore different health topics and ways to be well.
- Check out ways to save with discounts on eyewear, reimbursement for fitness programs and more!



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

#### Need help?

Already a member: **(888) 333-4742**

Not yet a member: **(866) 874-0817**

TTY: **711**

This plan provides access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. In this plan, members have coverage only from providers in the Focus HMO provider network. Please consult the Focus HMO provider directory or visit the provider search tool at [harvardpilgrim.org](http://harvardpilgrim.org) for a list of providers in Focus HMO. You may also call Harvard Pilgrim to request a paper copy of the provider directory free of charge.



# How the Focus HMO<sup>SM</sup> plan works

This plan is designed to help you lower costs and offers a select network of Massachusetts' leading health professionals and hospitals. The network includes nearly 60 hospitals and more than 20,000 doctors and other clinicians called Easy Access providers.\*

## Features

 PCP required

 Care limited to Easy Access providers and hospitals (except in a medical emergency)

 Referrals needed for most specialists

On rare occasions, specialty care cannot be provided by an Easy Access specialist or facility. In these instances, we have a limited number of additional providers who can be seen after a medical review and authorization for care from Harvard Pilgrim.

### A primary care provider is key to good health

A primary care provider (PCP) is the doctor, nurse practitioner or other qualified medical professional you see for annual check-ups and for treatment when you're sick or injured.

Because this plan requires you to have a Focus HMO PCP, we will assign one to you automatically if we don't have one on file for you or if you don't let us know who it is when you enroll.

You and each of your dependents can choose different Focus HMO PCPs.

### Your PCP's role

- Provides preventive and routine medical care
- Refers you to participating Focus HMO<sup>SM</sup> medical specialists, when needed
- Knows your health history and educates you about healthy lifestyle choices



### Two ways to find a PCP:

Find a PCP or see if your current provider is in our network.



Visit [harvardpilgrim.org/providerdirectory](http://harvardpilgrim.org/providerdirectory)



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# Getting care with the Focus HMO<sup>SM</sup> plan

With this plan, you must receive care from medical professionals and hospitals that participate in the Focus HMO provider network, except in a medical emergency. Otherwise, you will be responsible for paying all charges.

### Routine and preventive care\*

There's no extra charge for routine annual exams with your PCP and many preventive tests and services. Other tests and services your PCP orders may require cost sharing.

### Specialty care

You will need your PCP's referral before your plan will cover most kinds of specialty care (e.g., dermatology, physical therapy, etc.). Certain types of visits (e.g., routine eye exams and OB-GYN care) do not require referrals.

### Behavioral health care\*\*

Your plan covers in-person visits with thousands of participating licensed clinicians; you do not need a referral. Virtual visits via smartphone, tablet or computer are also available.

### Hospital care

You will need a referral from your PCP or specialist for any tests, surgery or treatment you receive at a participating Focus HMO hospital, except in a medical emergency. If you are admitted to the hospital from the emergency room, call your PCP to arrange for any follow-up care you may need.

### Care when you're traveling

Your plan covers emergency care if you get sick or injured anywhere in the world.

### Acupuncture and chiropractic treatments

Acupuncture and chiropractic benefits are included without referrals on most plans.

### Urgent and emergency care

If you have a non-life-threatening illness or injury and your doctor's office is closed, you have a variety of options for getting care. Of course, if you think you're having a medical emergency, go to the emergency room or call 911.

#### Commonly treated conditions

	<b>Virtual visits</b> Real-time virtual visit with providers via smartphone, tablet or computer	Non-life-threatening illnesses and injuries (coughs/colds, sore/strep throat, nausea/diarrhea, etc.)	\$
	<b>Convenience care/retail clinic</b> Walk-in, convenience care or retail clinics	Minor illnesses and infections (bronchitis, strep throat, ear & eye infections, etc.)	\$\$
	<b>Urgent care center</b> Walk-in clinic for urgent care	Minor illnesses, injuries and infections (burns, bites, colds & flu, sprains & strains, etc.)	\$\$\$
	<b>Emergency room (ER)</b> Part of a hospital that provides immediate treatment for life-threatening illnesses and injuries	Medical emergencies (heart attack, stroke, choking, loss of consciousness, seizures, etc.)	\$\$\$\$

Visit [www.harvardpilgrim.org/urgentcareoptions](http://www.harvardpilgrim.org/urgentcareoptions) for more information about these options.

\*Preventive services that fall under the federal Affordable Care Act.

\*\*Not all employer-sponsored plans offer behavioral health benefits through Harvard Pilgrim.