

# Introducing ACA Select Network

my Direct Blue

## Effective Jan. 1, 2018, Highmark will offer ACA products in certain counties in Pennsylvania that will use a new ACA select network.

Nationwide, ACA health plans are shifting to select network models as reflected in the 2017 ACA plans, where more than 75 percent are using HMO or EPO models. By offering a select network of high-quality providers, Highmark is working to keep care local and provide quality outcomes at an affordable cost for our ACA members.

The new ACA select network will include local physicians and hospitals and will meet all state and federal access requirements. Depending on their county of residence, members will have either an HMO or an EPO plan available, with multiple options for deductibles, cost sharing or out-of-pocket maximums.

### Key Features

- Access to local care from providers in the ACA select network, so members will not have to travel out of the area for quality care.
- Members have access to either an HMO or an EPO plan, depending on their county of residence. These plans will offer multiple options for deductibles, cost sharing, and out-of-pocket maximums.
- No tiers. This makes the new ACA EPO and HMO plans easier for members to understand. They won't need to worry about different tiers within the network. Providers are either in-network or out-of-network.
- Doctors and specialists, lab, imaging, and surgical services are covered. Currently contracted providers will be considered in-network.
- BlueCard and providers in other regions are excluded. Members will have access to out-of-network providers for emergency care only.



## ACA Plan Choices:

- *my Direct Blue EPO*: Beaver and Butler counties
- *my Direct Blue Conemaugh EPO*: Blair, Cambria, and Somerset counties
- *my Direct Blue HMO*: Allegheny, Crawford, Erie, Washington, and Westmoreland counties
- For your convenience, please refer to the link of Alpha Prefixes

**Note:** Highmark will continue to offer ACA PPO plans in most regions. PPO plans will continue to use the current broad network or Community Blue network, as applicable.

## Identifying Members

ID cards will display the plan name in the upper right corner (see below). Remember, you can view a copy of the member's ID card using NaviNet's **Eligibility and Benefits Inquiry**.

## ACA Select In-Network Hospitals

Please refer to the ACA Select Network Map link.

## Locating ACA Select Network Providers

Providers selected to participate in the ACA select network have been notified. If a physician practice is employed by a hospital or health system in the ACA select network, the practice will participate. Likewise, practices employed by a hospital/health system that is not in the ACA select network will not participate.

To ensure your patients get the most from their health benefits, be sure to refer them to hospitals and providers within the ACA select network. Visit our online Provider Directory on the Provider Resource Center via NaviNet® or at [highmarkbcbs.com](http://highmarkbcbs.com).

## Benefit Information

Complete benefit information can be found using the Eligibility and Benefits function on NaviNet.

## Self-Service Tools

We encourage you to use the many resources that are available via NaviNet. NaviNet allows you to verify your participation status, member eligibility and benefits, allowances, request authorizations, and submit/research claims.

Highmark's Provider Resource Center (PRC) contains all of the reference materials you need in one convenient location, including manuals, medical policy, and the 2018 product information.

