

ACA 2019: Summary Information for Providers - Northeastern PA

2019 Key Updates for Northeastern Pennsylvania ACA

- All members with a 2018 HMO product will automatically be renewed for 2019.
- my Blue Access PPO will now only be available in Clinton, Tioga, Sullivan, and Wayne counties.
- Lehigh Valley HMO will be removed from Carbon County following St. Luke's/Blue Mountain merger. (Impacted members will be crosswalked to a broad HMO.)
- Newly acquired UPMC, Geisinger, St. Luke's facilities will be moved to Standard Tier benefit level.
- New and improved plan offerings will be available.
 - BlueCard coverage is available only for emergency services.

Reminder: Patient benefits and network information can be confirmed in real time using NaviNet®.



New Descriptive Plan Names

2018	2019
<p>my Direct Blue EPO 7150S HIOS: 33709PA087000401 ONX Silver -01 base plan</p>	<p>→ my Direct Blue EPO <u>Silver</u> 2400 - <u>2 Free PCP Visits</u></p> <p>Replace "S", "B", etc. with full metal name</p> <p>Value-add benefit included in plan name</p>
<p>my Priority Blue Flex HMO 6900S HIOS: 83731PA006000905 ONX Silver CSR-05 plan variation</p>	<p>→ my Priority Blue Flex HMO <u>Extra Savings</u> Silver 600</p> <p>Use FFM CSR term "Extra Savings" to signal CSR benefits</p> <p>Modify plan name to reflect lowered CSR deductible</p>
<p>my Connect Blue WV PPO 2500S HIOS: 31274WV048000303 ONX Silver CSR-03 A/AN plan variation</p>	<p>→ my Blue Access WV EPO Silver 4450 HSA <u>A/AN Limited</u></p> <p>Introduce "my Blue Access WV" product name to WV</p> <p>Replace "Q" and "QE" with "HSA" for QHDHPs</p> <p>Identify A/AN plan variations</p>

NEPA Product Offerings

my Priority Blue Flex HMO

- ✓ Bradford
- ✓ Carbon
- ✓ Clinton
- ✓ Lackawanna
- ✓ Luzerne
- ✓ Lycoming
- ✓ Monroe
- ✓ Pike
- ✓ Sullivan
- ✓ Susquehanna
- ✓ Tioga
- ✓ Wayne
- ✓ Wyoming

my Lehigh Valley Flex Blue HMO

- ✓ Monroe



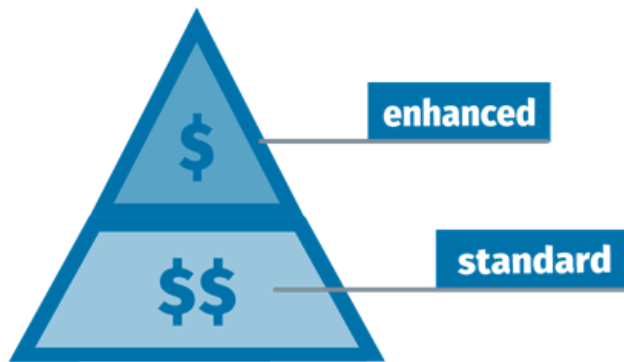
For 2019, my Priority Blue Flex HMO plans will once again be our primary offering.

my Priority Blue Flex HMO product portfolios offer the same base plans across each sub-region.

In Monroe County only, my Lehigh Valley Flex Blue HMO plans will be offered.

In-Network Benefit Levels

- Most Highmark plans have two levels of in-network benefits
- Members can save when they use certain facilities and/or providers
- Plans may have different benefit level structures



Highmark offers health plans with two in-network value levels of benefits. Depending on the hospitals and physicians chosen, these plans may help member save money on their out-of-pocket costs for care.

There are two in-network value levels of benefits for Northeastern PA. Hospitals and doctors participate at a specific value level of benefits. At each level, members pay a different amount for their share of costs which include deductible, coinsurance or copays. For example, by choosing a facility who participates at the Enhanced value level of benefits, members may pay less than they would at the Standard value level of benefits for their out-of-pocket costs.

The value level of benefit for a facility or doctor can be modified if there is a contract change. Members should always reference the provider directory to ensure the level of participation.



Levels of Benefit Applied

- Emergency Care services are covered at the Enhanced Value Level of Benefits - no matter where care is provided
- Behavioral health services provided in-network are covered at the Enhanced Value level of benefits regardless of facility.
- Hospital treatment received outside of the service area is covered for emergency services only.



Revised 1/31/2019

For 2019, we are offering a new plan: my Priority Flex Blue Silver 0 plan with a \$0 deductible.

Also note, some benefit provision changes:

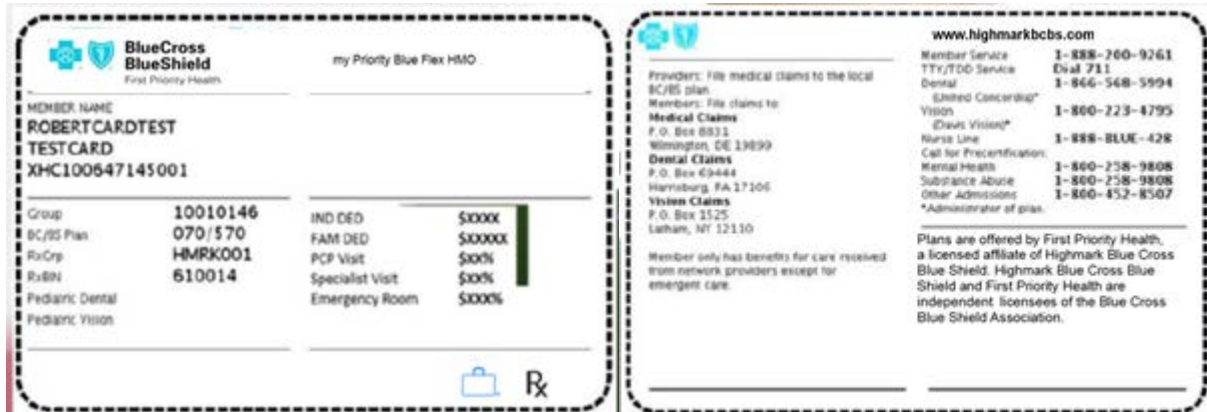
- Certain plans will offer each member two “free” PCP visits, two “free” mental health visits, and two “free” substance abuse visits with no deductible, copay or coinsurance.
- Physical and Occupational Therapies limits are combined and provide for 30 rehabilitative visits and 30 habilitative visits.
- Lastly, Speech therapy will have 30 visits each rehab and habilitative.

PCP Auto Assignment

- To fulfill a contractual mandate that all Individual Market HMO Members select a PCP, we will assign a PCP to the member, if none is selected at enrollment.
 - PCPs that are assigned will be within a geographical area close to the member, a provider’s participation in True Performance, capitation, and distance from the member (in that order).
 - Members may change PCPs at any time via Member Services or the Member Portal.
 - We are working to ensure appropriate reporting to the auto-assigned PCPs, to support their outreach to ACA members.



2019 Northeastern Pa ACA ID card



Members and providers will notice changes to the ACA ID card for 2019. The enhancements for 2019 are mostly with the member cost sharing section on the front of the card explaining what a member is responsible for paying and include:

- Individual and Family deductible dollar amounts.
- If the service does not have a copay, coinsurance amounts will be displayed on the card.
- For health savings plans, all specific cost sharing is removed and replaced with “Deductible/Cost Sharing may apply”.
- Addition of the in-network deductible to the ID cards in the cost share section.

