

## HOW THE NETWORK WORKS:

# Harvard Pilgrim's Focus Network<sup>SM</sup> - MA



**Focus Network - MA** is specially designed to help lower your costs while still offering the health benefits you want and need. It gives you and your family comprehensive HMO coverage with care from our extensive network of efficient and effective providers across Massachusetts, including major hospitals. In fact, Focus Network - MA includes more than 25,000 physicians and more than 50 hospitals in Massachusetts.

With Focus Network - MA, you can enjoy the combination of outstanding quality, savings and choice. And, you can feel confident knowing you're covered by the #1 private health plan in America,\* committed to helping you find your way to better with wellness programs, personalized support and savings opportunities.

\* HMO/POS NCQA's Private Health Insurance Plan Rankings, 2011-12. NCQA's Health Insurance Plan Rankings 2010-11 – Private. *U.S. News/NCQA America's Best Health Insurance Plans 2005-2009* (annual). America's Best Health Insurance Plans is a trademark of *U.S. News & World Report*. NCQA The State of Health Care Quality 2004.

### How It Works

Focus Network - MA in-network providers are called Easy Access providers.

- You'll choose a primary care provider (PCP) for yourself and each family member. Your options include thousands listed in the Focus Network - MA provider directory. In fact, most leading practices are Easy Access providers. So chances are you and your family can continue to see the doctors you already know and trust.
- Specialty care is available with a referral from your PCP to an Easy Access specialist. Referrals are not necessary for some services, such as routine eye exams and most gynecological care.
- In the rare event that specialty care cannot be provided by a Focus Network - MA Easy Access specialist or facility, we have a limited number of additional providers who can be seen only after a medical review and authorization for care granted from Harvard Pilgrim. These additional providers are called Authorized Access providers and are not otherwise in the network for standard care.

**IMPORTANT NOTE:** You will need to ensure that authorization to see an Authorized Access provider is approved in advance in order to be covered for this care. These doctors and hospitals are indicated in the Focus Network - MA provider directory (both online and in print) by the symbol▲.

Like all Harvard Pilgrim plans, Focus Network - MA provides coverage for routine, preventive, specialty and emergency care. You're also covered when traveling and need urgent or emergency care.

*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 Network - MA provider network. Please consult the Focus Network - MA provider directory or visit the provider search tool at [www.harvardpilgrim.org/focus](http://www.harvardpilgrim.org/focus) for a list of providers in the Focus Network - MA. You may also call Harvard Pilgrim to request a paper copy of the provider directory.*

## Focus Network - MA Frequently Asked Questions

### What is the enrollment area for Focus Network - MA?

To be eligible to enroll in Focus Network - MA through your employer, you must live in Massachusetts or in certain cities and towns in bordering states. The Buy Direct (nongroup) enrollment area varies from above, as it covers all of Massachusetts with the exception of the Cape, the Islands and the town of Wareham.

Visit [www.harvardpilgrim.org/focus](http://www.harvardpilgrim.org/focus) for enrollment area eligibility details.

### How do I know if a provider (PCP, specialist or hospital) participates in the Harvard Pilgrim Focus Network - MA?

You can find out if a specific provider participates in the Focus Network - MA by checking the Focus Network - MA provider directory:

- Use our online directory (updated weekly) at [www.harvardpilgrim.org](http://www.harvardpilgrim.org). When asked to “Choose a Health Plan,” scroll down the list and select “Focus Network - MA.”
- Use our printed Focus Network - MA provider directory [your employer may have a copy if you purchased coverage through work, or you can call Harvard Pilgrim at (800) 848-9995 to request one].

### How can I find a PCP?

Using either our online directory or printed directory (see above), look at the PCP section of the directory to see the full listing of PCPs by town. Or, call Harvard Pilgrim at (800) 848-9995.

Your dependents can each have a different PCP. If you don't choose a PCP, we'll assign one to you. Once you're enrolled, you can choose a different PCP for any reason.

### What is the difference between an Easy Access provider and an Authorized Access provider?

Easy Access providers and facilities are similar to participating providers in any HMO plan. Members must choose a PCP to provide their care and can be referred to Easy Access specialists by their PCP.

Authorized Access providers are a limited number of specialists and facilities that are only available for complex or specialty care on the rare occasion when Harvard Pilgrim determines that no Easy Access provider is able to provide the required care. An example would be if a member requires a specialized surgery with an otolaryngologist (ear, nose and throat) specialist and the only providers able to perform that specific procedure are Authorized Access providers. In this case, the PCP can contact Harvard Pilgrim to request authorization of services with an Authorized Access specialist.

### How do I go about receiving an authorization for care through an Authorized Access facility or specialist?

Your PCP or specialist will submit a request for authorization to Harvard Pilgrim. They will be asked for information about your condition and why your condition cannot be treated by an in-network (Easy Access) provider. Harvard Pilgrim will review your request and respond back to you within two working days. This time frame may be extended if additional information is needed from your provider.

### **How will I be notified if my authorization is approved or denied?**

You will receive a letter from Harvard Pilgrim stating that your request has either been approved or denied, and a copy of the letter will be sent to both your provider (who requested the authorization) and the specialist from whom care was requested. If your request is approved, the letter will detail what care has been authorized, and for how long the authorization is valid. You can also track the status of your request through *HPHConnect* for Members, a secure online account to help you manage your personal health through a wide variety of tools and resources, available at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

### **What happens if my authorization is denied?**

In this instance, your letter will include information listing alternative in-network (Easy Access) providers who can give you the care you need. If you decide to go to the Authorized Access provider even though the request was denied, your insurance will not cover the visit and you will be responsible for the full cost of the visit.

### **If I didn't request and receive an authorization and I see an Authorized Access provider, what happens?**

Your insurance will not cover the visit and you'll be responsible for paying the full cost of this care.

### **What happens if I need emergency care and I'm not near any of the Focus Network - MA facilities?**

You should go to the nearest hospital for emergency care. In an emergency, you're covered at any facility, whether it is part of the Focus Network - MA or not a Focus Network - MA facility. If you receive emergency care from a Focus Network - MA Authorized Access facility or provider and then need related follow-up care, you will need to obtain authorization from Harvard Pilgrim first before continuing to see the Authorized Access provider.

### **How can I get the most up-to-date copy of my plan?**

Your health care benefits and coverage are all available on *HPHConnect*, our secure online tool for members. For example, you can view, save and print your Benefits Handbook and Schedule of Benefits at any time. You can also look up your health records, such as prescriptions or claims history, or prepare for an upcoming procedure. To register for an *HPHConnect* account, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

### **Does Focus Network - MA include wellness information and other support?**

All Harvard Pilgrim plans come with support, tools and resources to help members improve their health. That includes personalized health coaching support and disease management programs. Plus, it includes a wealth of online life stage-based health and wellness information. It also includes special savings on a wide array of products and services to support our members' health. To learn more, visit [www.harvardpilgrim.org/wellness](http://www.harvardpilgrim.org/wellness).

## Focus Network- MA Service Area

### Which hospitals are Easy Access?\*

Addison Gilbert Hospital	Franklin Medical Center	Milton Hospital
Anna Jaques Hospital	Good Samaritan Medical Center	Morton Hospital
Athol Hospital	Harrington Healthcare at Hubbard	Mt. Auburn Hospital
Baystate Medical Center	Harrington Memorial Hospital	Nashoba Valley Medical Center
Berkshire Medical Center	HealthAlliance Hospital	New England Baptist Hospital
Beth Israel Deaconess Hospital – Needham Campus	Heywood Hospital	Noble Hospital
Beth Israel Deaconess Medical Center	Holy Family Hospital	North Adams Regional Hospital
Beverly Hospital	Holyoke Medical Center	Norwood Hospital
Boston Medical Center	Jordan Hospital	Quincy Medical Center
Brockton Hospital	Lahey Clinic Hospital	St. Anne’s Hospital
Cambridge Hospital	Lawrence General Hospital	St. Elizabeth’s Medical Center
Carney Hospital	Lawrence Memorial Hospital	St. Luke’s Hospital
Charlton Memorial Hospital	Lowell General Hospital	St. Vincent’s Hospital
Clinton Hospital	Marlborough Hospital	Saints Medical Center
Dana-Farber Cancer Institute	Mary Lane Hospital	Somerville Hospital
Emerson Hospital	Melrose-Wakefield Hospital	Tobey Hospital
Fairview Hospital	Mercy Medical Center	Tufts Medical Center
Floating Hospital for Children	Merrimack Valley Hospital	Whidden Hospital
	Metrowest Medical Centers	Winchester Hospital
		Wing Memorial Hospital

### Which hospitals are Authorized Access?\*

There are two Authorized Access hospitals – Children’s Hospital Boston and UMass Memorial Medical Center in Worcester. These hospitals are available in limited circumstances and require a medical review and authorization by Harvard Pilgrim before seeking services in order to have those services covered.

\*\*Changes to our network may occur at any time. For the most current information, visit the provider search tool at [www.harvardpilgrim.org/focus](http://www.harvardpilgrim.org/focus).

### Whom can I contact with questions about Focus Network - MA?

Our dedicated Focus Network - MA service team is ready to help you with any questions. If you’re already a member, call Member Services at (888) 333-4742. For TTY service, call (800) 637-8257. Representatives are available weekdays from 8:00 a.m. to 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday. If you’re not yet a member, call (800) 848-9995 on weekdays from 8:30 a.m. to 5:00 p.m.

Please Note: This health plan is subject to final regulatory approval. No commitment to provide this product can be made until final approval has been obtained.

To learn more, visit [www.harvardpilgrim.org/focus](http://www.harvardpilgrim.org/focus)



Harvard Pilgrim Health Care  
93 Worcester Street, Wellesley, MA 02481

[www.harvardpilgrim.org](http://www.harvardpilgrim.org)

CC4464 2\_12