

Facts *about Health Net* CommunityCare

For Members



Karen Boyd
Health Net



Health Net®

What is Health Net CommunityCare?

Health Net CommunityCare (or CommunityCare for short) is smart, sustainable health care coverage that puts your health first. It starts with access to a tailored network of providers right here in the Portland-Metro area. You get comprehensive benefit coverage without any referral restrictions. Plus, your CommunityCare plan comes with wellness resources and incentives to support your health goals.

What is the CommunityCare Network?

It's a tailored network local to the Portland-Metro area. With over 700 primary care physicians and 2,600 specialists, as well as nine hospitals, you can count on easy access to trusted health care resources.

The nine hospitals in the CommunityCare Network are:

- Legacy Emanuel Medical Center**
- Legacy Good Samaritan Medical Center**
- Legacy Meridian Medical Center**
- Legacy Mt. Hood Medical Center**
- Legacy Salmon Creek Medical Center**
- Portland Adventist Medical Center**
- Randall Children's Hospital at Legacy Emanuel**
- Tuality Community Hospital**
- Tuality Forest Grove Hospital**

Legacy Health, Tuality Healthcare, Adventist Health and other distinguished providers are part of CommunityCare as are a large selection of primary care clinics.

How does my Health Net CommunityCare benefit coverage work?

Health Net CommunityCare comes in two designs.

Option 1: Health Net CommunityCare

Featuring a single level benefit structure and access to the Health Net CommunityCare Network, our base plan is the most affordable.

Option 2: Health Net CommunityCare Choice Plus

With the Choice Plus option, members can use the CommunityCare Network (Level 1), other Health Net contracted providers (Level 2), or go to a non-network provider (Level 3).

Level 1: Services received via the Health Net CommunityCare Network are covered at a higher in-network benefit.

Level 2: Services from Health Net contracted providers outside of the Health Net CommunityCare Network are reimbursed based on Health Net's negotiated network rates.

Level 3: The option to receive services from any out-of-network provider, which are reimbursed at a percentage of the Maximum Allowable Amount (MAA).

The following questions pertain to

Option 2: Health Net's CommunityCare Choice Plus plans.

If I choose Level 2 or Level 3, can my doctor bill me for any difference between what Health Net reimburses and the actual charges?

Only for Level 3. If you choose an out-of-network provider, services will be reimbursed at the Maximum Allowed Amount (MAA). If there is a difference between the MAA and the billed amount, the provider can bill you for the balance. Any such charges are in addition to your deductible and/or coinsurance.

For Level 2, services are reimbursed based on Health Net's negotiated network rates, which means the provider will waive any difference between the charges and Health Net's reimbursement for covered services.

How do my benefits work for urgent care or emergencies?

For levels 1 to 3, most urgent care or emergency services you need are covered. Please check your benefit documents for plan specifics.

Do I have access to First Choice providers in Washington?

All services received from First Choice providers will be covered at the Level 2 benefit level so you won't have any charges beyond the normal cost-share.

What happens if I need care while traveling outside of Oregon?

You have out-of-network coverage at the Level 3 benefit level. You may be billed by providers for any difference between the MAA and the billed amount, if the provider is:

- not in the CommunityCare Network, or
- a Level 2 contracted provider.

Any such charges are in addition to your Level 3 cost-shares.

Note: The MAA is the amount Health Net reimburses providers for services.

Except in the case of urgent care or an emergency, services received from non-network providers are reimbursed as a percentage of the MAA. If there is a difference between the MAA and the billed amount, the provider can bill you for the balance.

The following questions pertain to both **Option 1:** Health Net CommunityCare plans and **Option 2:** Health Net CommunityCare Choice Plus plans.

Do I have to choose a primary care provider?

Yes, you do select a primary care provider (PCP) because building strong relationships with your doctor – and healthy habits as a result – is what CommunityCare is all about.

You also can pay less when you see a primary care provider in family practice, pediatrics, internal medicine, general medicine, or obstetrics/gynecology.

You can find a full list of doctors by using our online *ProviderSearch* tool at www.healthnet.com. Or call our Customer Contact Center at 1-888-802-7001.

What types of providers are considered PCPs?

Family practice, pediatrics, internal medicine, general medicine, nurse practitioner, geriatrics, and obstetrics/gynecology providers are all primary care. Your office visit cost is lowest when you see your PCP.

What if I do not visit my assigned PCP? Will I still get the lower copay?

Yes, you will receive the lower copay as long as the CommunityCare doctor you see is one of the primary care provider types (listed above).

Do participating providers in the CommunityCare Network have to meet quality standards?

Yes. All participating providers are part of Health Net's quality oversight program that requires:

- Maintaining credentialed status.
- Demonstrating that a comprehensive range of primary, specialty, institutional, and ancillary care services are readily available and accessible at reasonable times to all Health Net members. This includes, but is not limited to, practitioner/provider availability, waiting time and appointment access with established standards.
- Adhering to evidence-based medical policies and industry-approved clinical practice guidelines.



Susan Potthoff,
Health Net
We make health care easy to understand.

Is the CommunityCare Network going to change every year?

We don't expect major changes, but the network will be reviewed annually in order to ensure it continues to deliver the most value and affordability possible.

I have a dependent attending school outside of the Portland-Metro area. How does he or she get health care services?

Dependent students can access the student health center on campus for routine and elective services. Student health center services are covered at the in-network benefit level. For urgent and emergency services, students can see any provider. Please check your benefit documents for plan specifics.

What services require prior authorization?

CommunityCare requires prior authorization for some services just like all Health Net Health Plan of Oregon, Inc. plans do. The prior authorization list is available for registered members. Log in to www.healthnet.com, and find the list under the Medical Coverage tab > Next Steps (on right side) > View Services Requiring Prior Authorization.

Are there wellness programs like weight management that I can use?

Yes! Health Net's Decision Power® gives you anytime access to personal coaching, online resources and self-guided programs that you can use to:

- Get help with a specific health goal.
- Learn about treatment for conditions like back pain and arthritis where there are multiple options.
- Try an online health improvement program on nutrition, weight management, stopping smoking, and more.
- Assess health risks and get practical steps for making changes.
- Track diet, exercise or cholesterol.
- Adapt to living with illness.

Get connected to Decision Power at www.healthnet.com.

Plus! Get rewarded for investing in your health. You can earn a \$50 gift card by taking the online Health Risk Questionnaire on our website and meeting with your PCP to discuss your results during your preventive care physical. Give us a call for more details at 1-888-802-7001.

Where do I call if I have more questions?

Call Health Net's Customer Contact Center at 1-888-802-7001. Customer representatives are available Monday through Friday, 7:30 a.m. to 5:00 p.m. Pacific time. You can also visit our website at www.healthnet.com. When you click on *members*, you'll find loads of features like online medical records, fast doctor searches, prescription drug information, and more.

You have access to Decision Power through your current enrollment with Health Net Health Plan of Oregon, Inc.

Decision Power is not part of Health Net's commercial medical benefit plans. It is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees of Health Net Health Plan of Oregon, Inc.

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