

## HOW IT WORKS:



# The Harvard Pilgrim HMO *Massachusetts*

The Harvard Pilgrim HMO is one of the simplest options you can choose for your health care needs.

- ▶ You'll choose a primary care provider (PCP) to deliver or arrange for your medical care.
- ▶ You're covered for routine, preventive, specialty and emergency care.
- ▶ There's little or no paperwork involved once you join.
- ▶ When you're traveling, your coverage travels with you.

### Your PCP's role

Your PCP is the doctor, physician assistant or nurse practitioner who will see you for routine check-ups and treat you when you're sick or injured. If you need care from a specialist, you will need a referral from your PCP.

**It's very important for you to choose a PCP when you enroll. If you do not choose a PCP, we will assign one to you. You must have your PCP provide your care (except in emergencies) and give you a referral for most kinds of specialty care in order for Harvard Pilgrim to provide coverage for the service.**

### Finding a PCP is easy

To find a PCP:

- Use our online directory (updated weekly) at [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory).
- Call one of our representatives. See "Questions?" at the end of this document for phone numbers.
- Use our printed *Provider Directory*. Your employer may have a copy, or you can call Harvard Pilgrim to request one. The call and the list are free.

If you will have dependents on your plan, each can have a different PCP. Please write the PCPs' names and provider ID codes in the designated spaces on your enrollment form. If your employer uses *HPHConnect*, Harvard Pilgrim's Web-based transaction service, you may be able to enroll online at [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

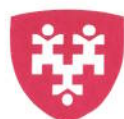
Once you're a member, you can choose a different Harvard Pilgrim PCP for any reason. Just call Member Services or use *HPHConnect* to make a change.

### No paperwork, just copayments

In most cases, you won't receive bills or have to fill out claim forms with your Harvard Pilgrim HMO coverage. All you have to do when you visit your provider is present your member identification card and pay a copayment.

Some plans have two levels of copayments for outpatient visits. For these plans the amount you pay depends on the type of provider you visit or service you receive. Please note that copayments do not apply to certain types of preventive visits. See the *Schedule of Benefits* for details and for your specific copayment amounts.

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Harvard Pilgrim  
HealthCare

## Facts about referrals

If you need specialty care, you will need a referral from your PCP. Referrals are not necessary for some services, such as routine eye exams (if covered under your plan) and most gynecological care.



While there are many providers who take care of Harvard Pilgrim members, your PCP will usually send you to a specialist affiliated with his or her own practice. If you need to visit a cardiologist,

for example, your PCP will refer you to someone in a local medical practice or hospital with which he or she is affiliated.

PCPs typically develop strong working relationships with particular specialists. This helps them collaborate more effectively on their patients' care and helps ensure excellent communication, appropriate treatment and higher-quality care.

Whenever you need specialty care, feel free to ask your PCP about the referral process and why he or she recommends a certain specialist. Your PCP may occasionally make a referral outside his or her usual network of specialists, but only if the expertise needed to handle a particular case is not available from a specialist affiliated with his or her own practice.

**Please note:** If you have a Focus Network<sup>SM</sup> - MA plan, additional rules for obtaining specialty care from Focus Network Authorized Access providers apply. See the *Schedule of Benefits* for details.

## Coverage when you're traveling

When you're away, you're covered for virtually any care you may need if you become sick or injured. Harvard Pilgrim covers unexpected or unforeseen care (e.g., for earaches, flu, etc.) when you're traveling outside the state in which you live.

## Coverage in an emergency

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures). Just go to the nearest emergency facility or call 911 or another local emergency number.

If you are hospitalized, you must call your PCP within 48 hours, or as soon as you can (or ask someone to do this for you). If your attending physician notifies your PCP, this requirement will be met. Your PCP will arrange for any follow-up care you may need.

### Be well, save money and more

Learn about different health topics and ways to be well. Keep more money in your wallet with discounts on eyewear and fitness and nutrition programs. Look up your plan details and find out about typical costs for tests and procedures. Visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org) to learn more.

### Questions?

If you're already a member, call Member Services with questions at **(888) 333-4742**. For TTY service, call **711**.

If you're not yet a member, call **(800) 848-9995**.

To learn more about us in general, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org).

