



Harvard Pilgrim  
Health Care

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



Focus Network<sup>SM</sup>



*Product choices  
and premium savings  
from a top-rated  
health plan*

Comprehensive coverage and a defined network of doctors and hospitals, along with a more attractive premium – it's all available through a new approach from Harvard Pilgrim called the **Focus Network - Central MA (Focus Network).**



## Your choice

The Focus Network is an option available with a choice of HMO plans – including Best Buy deductible plans. It's paired with many of the same comprehensive health plans currently offered to you by Harvard Pilgrim. By creating a targeted, Worcester County-area provider network, Harvard Pilgrim delivers more ways to save. And, you have the flexibility to offer the same health plan design with both the Focus Network and the full Harvard Pilgrim network.

Best of all, the Focus Network is from Harvard Pilgrim, which – for the seventh consecutive year\* – is rated the #1 private health plan in America, according to an annual ranking of the nation's best health plans by the National Committee for Quality Assurance (NCQA).\*\* We're also rated "Highest in Member Satisfaction with Commercial Health Plans in the New England Region" – two years in a row – according to the J.D. Power and Associates 2010 U.S. Member Health Insurance Plan Study.<sup>SM\*\*\*</sup>

## How it works

The Focus Network is made up of a regional network of quality doctors and hospitals. It includes two types of in-network providers: "Easy Access" providers for most if not all care, and a second group – "Authorized Access" providers – for highly specialized care not available through Easy Access providers.

- Members choose an Easy Access Primary Care Provider (PCP) from the many participating physicians. Many of the leading practices in the area are Focus Network providers, so chances are your employees can continue to see the doctors they know and trust.
- Specialty care is available within the Focus Network with a referral from the member's PCP to an Easy Access specialist. Referrals are not necessary for some services, such as routine eye exams and most gynecological care.
- In the event that specialty care cannot be provided by an Easy Access specialist, the PCP or specialist working with the member can secure authorization from Harvard Pilgrim before services are received for additional specialized care from Authorized Access providers and facilities.
- All plans from Harvard Pilgrim provide coverage for routine, preventive, specialty and emergency care.
- Harvard Pilgrim members are also covered when traveling and need urgent or emergency care.

*This plan provides access to a regional 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 - Central MA provider network. Please consult the Focus Network - Central 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 - Central MA. You may also call Harvard Pilgrim to request a paper copy of the provider directory.*

\* 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.

\*\* NCQA's Health Insurance Plan Rankings 2010-11 – Private.

\*\*\* The J.D. Power and Associates 2010 National Member Health Insurance Plan Study<sup>SM</sup> examined the member satisfaction performance of 133 health plan companies in 17 geographic regions. The study surveyed Harvard Pilgrim's members throughout New England, including members in the health plans' growing suite of consumer driven health plans. For more information, please visit <http://www.jdpower.com>.

## Trusted, quality support

In addition to providing cost-effective coverage that gets employees more engaged in health care costs and decisions, the plans available with the Focus Network option come with online wellness programs. And, Harvard Pilgrim's care management and health services programs ensure that you and your employees will receive support for a smooth transition. Plus, your employees can save on a wide range of products and services to help them stay healthy.

## Focus Network - Central MA Q&A

### What are the Focus Network's key advantages for employers?

The Focus Network has several advantages, most importantly cost savings and network choice. Currently, employers can choose from several comprehensive HMO plans that can be offered with the Focus Network option. Employers can elect to offer a health plan with the Focus Network, or side by side with the full Harvard Pilgrim network (available for groups with more than 10 eligible employees). Chances are your employees and their family members will find the doctors and hospitals they already know and trust in the Focus Network.

So, with Harvard Pilgrim you can meet the needs of all of your employees and their families.

### Where must employers and employees be located to be eligible for the Focus Network?

Employers must be located within the Service Area shown on the map.

Employees must live in one of the following counties to be eligible for enrollment:

**Massachusetts:** Franklin, Hampden, Hampshire, Middlesex, Norfolk and Worcester counties;

**New Hampshire:** Cheshire and Hillsborough counties;

**Connecticut:** Tolland and Windham counties;

**Rhode Island:** Providence county.

### Which hospitals comprise the Focus Network?

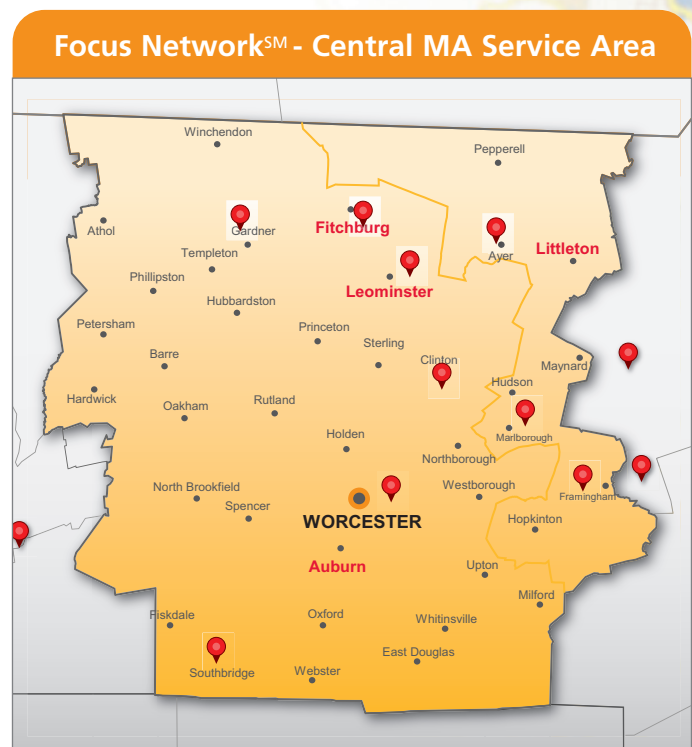
Participating Easy Access hospitals in the Focus Network include Clinton Hospital, Emerson Hospital, Harrington Memorial Hospital, Health Alliance Hospitals, Heywood Hospital, Marlborough Hospital, Metrowest Medical Centers, Nashoba Valley Medical Center, Saint Vincent Hospital and Wing Memorial Hospital.

Facilities requiring Authorized Access include Beth Israel Deaconess Hospital, Boston Medical Center, Children's Hospital Boston, New England Baptist Hospital, Tufts Medical Center and UMass Memorial Medical Center.

### How can members find out if a doctor participates in the Focus Network - Central MA?

Employees can easily find Focus Network providers by:

- using our online directory (updated weekly) at [www.harvardpilgrim.org](http://www.harvardpilgrim.org)
- using our printed Focus Network - Central MA provider directory (a copy may be available at your HR department)
- calling Harvard Pilgrim to request a copy of the directory



**To learn more**

**Find out how Harvard Pilgrim and innovative options such as the Focus Network can be the best solution for you and your employees. Contact your broker or call Harvard Pilgrim at (800) 848-9995, or visit [www.harvardpilgrim.org/focus](http://www.harvardpilgrim.org/focus).**



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93 Worcester Street, Wellesley, MA 02481  
[www.harvardpilgrim.org](http://www.harvardpilgrim.org)