

HOW THE NETWORK WORKS:

Harvard Pilgrim's Focus NetworkSM - Central MA



Harvard Pilgrim is proud to bring you the **Focus Network - Central MA (Focus Network)**. It's specially designed to help lower your costs while still offering the benefits you want and need. The Focus Network gives you and your family comprehensive HMO coverage with care provided by a quality network of doctors and hospitals in and around Worcester County.

You can feel confident knowing you're covered by a consistently top-rated health plan that's committed to helping you find *your way to better* with wellness programs, savings opportunities and personalized support.



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.

- You'll choose a Primary Care Provider (PCP) for yourself and each member of your family from the many participating physicians listed in the Focus Network - Central MA provider directory. Most of the leading practices in the area 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 event that specialty care cannot be provided by an Easy Access specialist, your PCP or specialist can secure authorization from Harvard Pilgrim for additional specialized care from a select group of Authorized Access doctors and hospitals.

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 - Central MA provider directory (both online and in print) by the symbol ▲.

All plans from Harvard Pilgrim provide coverage for routine, preventive, specialty and emergency care. You're also covered when traveling and need urgent or emergency care.

Continued ►

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 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.

Focus Network - Central MA Q&A

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

To be eligible to enroll in the Focus Network through your employer, you must live in one of the following counties:

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

New Hampshire: Cheshire and Hillsborough counties;

Connecticut: Tolland and Windham counties;

Rhode Island: Providence county.

Please Note: the Buy Direct (nongroup) enrollment area varies from above. Visit www.harvardpilgrim.org/focus for a list of cities and towns in the Buy Direct Focus Network enrollment area.

Where are Focus Network providers located?

Focus Network providers are located in and around Worcester County (see map). Chances are you and your family members will find the doctors and hospitals you already know and trust.

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

You can find out if a specific doctor (PCP or specialist) or hospital participates in the Focus Network by checking the Focus Network - Central MA provider directory:

- Use our online directory (updated weekly) at www.harvardpilgrim.org. Where asked to “Choose a Health Plan,” scroll down the list and select “Focus Network HMO - Central MA.”
- Use our printed Focus Network - Central MA provider directory (your employer may have a copy if you purchased coverage through work, or you can call Harvard Pilgrim at the number on the back cover to request one).

How can I find a PCP?

Finding a PCP is easy:

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.

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 an Easy Access PCP to direct their care and can be referred to Easy Access specialists with a referral from their PCPs.

Authorized Access providers can only be seen after obtaining an authorization for care from Harvard Pilgrim. Authorizations are granted only when a condition cannot be treated by an Easy Access provider. Authorized Access doctors and hospitals are indicated in the Focus Network - Central MA provider directory (both online and in print) by the symbol ▲.

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

Your Easy Access 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 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. 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.

What happens if my authorization is denied?

In this instance, your letter will include information listing alternative Easy Access providers who can give you the care you need. If you decide to go to the original provider even though the request was denied, you will be responsible for the full cost of the visit.

If I didn't request and receive an authorization and I visit 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 Easy Access 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 (Easy Access and Authorized Access facilities) or not a Focus Network facility. If you receive emergency care from an 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 an Authorized Access provider.

What happens if I move out of the Focus Network enrollment area?

You must notify Harvard Pilgrim and your employer if you change your address. Members who live outside the enrollment area will need to enroll in a new plan for which they are eligible.

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 review your Benefit 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.

Focus NetworkSM - Central MA Service Area



Which hospitals are Easy Access?

EASY ACCESS HOSPITALS INCLUDE:

- Clinton Hospital** – Clinton
- Emerson Hospital** – Concord
- Harrington Memorial Hospital** – Southbridge
- Health Alliance Hospitals** – Fitchburg and Leominster
- Heywood Hospital** – Gardner
- Marlborough Hospital** – Marlborough
- Metrowest Medical Centers** – Framingham and Natick
- Nashoba Valley Medical Center** – Ayer
- Saint Vincent Hospital** – Worcester
- Wing Memorial Hospital** – Palmer

Which hospitals are Authorized Access?

AUTHORIZED ACCESS HOSPITALS INCLUDE:

- Beth Israel Deaconess Hospital** – Boston
- Boston Medical Center** – Boston
- Children's Hospital Boston** – Boston
- New England Baptist Hospital** – Boston
- Tufts Medical Center** – Boston
- UMass Memorial Medical Center** – Worcester

Whom can I contact with questions about the Focus Network?

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

For TTY service, call (800) 637-8257. Representatives are available weekdays from 8:00 a.m. – 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday evenings. If you're not yet a member, call **(800) 542-1499** on weekdays from 8:30 a.m. – 5:00 p.m.

To learn more, visit www.harvardpilgrim.org/focus



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