



## Providence Choice PPO Plan

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### How does the plan make sure my family and I will get the best quality care?

Providence Choice Plan recognizes that the best health care is based on a close relationship with a medical expert who can advise and guide your care. That's why we encourage you to choose and work closely with a medical home provider in a Providence medical home clinic. He or she will provide medical care, suggest a specialist when needed, and arrange for tests or hospital care. Providence invests in evidence-based medicine, using research to develop best-practice guidelines. We strive to get the right care for each health plan member, at the right time and in the right setting.

### How does the plan help us keep our out-of-pocket costs down?

With Providence Choice Plan, you will have lower out-of-pocket expenses for medical care when you obtain covered services from a medical home provider or are referred by your medical home provider to a Providence Choice participating provider. The plan will cover services received from a non-participating provider or received from a participating provider without a referral, but you will be responsible for higher out-of-pocket expenses. The plan's prescription drug exception process also holds down your out-of-pocket costs while ensuring you get the right medications for your needs.

### What preventive services are covered?

Providence Choice Plan strives to keep members healthy with comprehensive preventive care benefits, including:

- Routine physical exams for adults
- Well-baby and well-child care (birth to age 19)
- Routine immunizations
- Hearing exams and hearing aids
- Annual women's gynecological exams, including pap test, pelvic and breast exams
- Mammograms
- Family planning services
- Services for members with diabetes
- Colorectal cancer screening exams
- Nutritional counseling
- Men's preventive care, including prostate cancer screening exams

### How does the plan cover emergency services – both inside and outside the service area?

Emergency medical services are covered anywhere, 24-hours a day, even when you are away from home. Regardless of where you seek emergency care, your copay will be \$75. When you use a Providence Health System emergency room or urgent care clinic in the service area, information about your condition and care is available to your medical home clinic immediately via our electronic medical record system. To receive in-plan benefits, follow up care from the emergent or urgent situation must be coordinated by your medical home provider.

### How will the plan cover my child who is attending an out-of-area college?

Providence Choice Plan offers out-of-plan benefits for covered services received by covered dependent children who live outside the service area. Out-of-area dependents do not need to select a medical home clinic; they may seek care from any provider in the community. However, they can limit out-of-pocket expense if they see a provider who participates in Providence's national provider network. Once a dependent returns to the service area, he/she needs to use the services of a medical home provider to receive in-plan benefits.

## **Providence Choice PPO Plan FAQ cont.**

### **How does the plan's prescription drug program work, and where can I see the formulary?**

Providence Choice Plan was designed to best serve members' prescription drug needs, thanks to excellent care and direction from Providence Medical Group (PMG) clinics. PMG physicians are supported by staff pharmacists who routinely prescribe medications and manage all medication samples. Their expertise means that PMG patients get the most effective medications to treat their conditions, not just the most advertised or subsidized by pharmaceutical companies. Providence Choice Plan members have fewer prior authorization requirements for medications their medical home providers prescribe – because PMG patients get the right prescriptions the first time!

If your physician feels there are medical reasons for using a non-formulary brand-name drug, he/she may submit an exception request to PHP. If the exception is approved, the co-payment for formulary brand-name drugs will apply. PHP has developed an automated exception process for those medications the medical home provider determines satisfy the co-pay exception criteria.

For a list of participating pharmacies or the formulary, visit our Web site at [www.providence.org/pebb](http://www.providence.org/pebb)

### **Does my provider/specialist participate in the Providence Choice Plan network?**

You can check if your provider or specialist participates in the Providence Choice Plan network by accessing our online provider directory at [www.providence.org/pebb](http://www.providence.org/pebb) and selecting "Find A Doctor."

The Providence Health Plan customer service team is also available to answer any provider questions you may have. Please call 503-574-7500 or 1-800-878-4445 for assistance.

### **Do I need to obtain a referral if I want to see a specialty provider?**

You are not required to obtain a referral for specialty services, however, to maximize your benefits under the plan and receive in-plan benefits, you must receive a referral from your medical home provider prior to seeing a specialist. Providence Medical Group practices evidence-based medicine, which integrates the best research evidence, clinical expertise and patient values. Because of this approach, you can be assured you are receiving the most appropriate treatment for your medical concerns. If you need services beyond the scope of treatment available through your medical home, a specialist referral will be provided. If you see a specialist without a referral, covered services will be paid at the out-of-plan level.

### **Are there discounts available to me as a Providence Choice Plan member?**

Yes, your Providence Choice Plan membership offers a variety of discounted services such as savings on health club memberships, recreational and cultural activities through the Life Balance program. You may also obtain discounts on vision, hearing or alternative care services. For more information about our Member Extra Values, visit [www.providence.org/pebb](http://www.providence.org/pebb) and select "Members."

### **Where may I find out more information about the Providence Choice Plan?**

Find more information about Providence Choice Plan by visiting our web site at [www.providence.org/pebb](http://www.providence.org/pebb). You may also log into "My Providence" at [www.providence.org/php/login](http://www.providence.org/php/login) and review your personal account. Our customer service team is available to answer any provider or clinic questions you may have at 503-574-7500 or 1-800-878-4445.