

WHAT YOU NEED TO KNOW:

Independence PlanSM POS (Point of Service)

Do I need a primary care provider (PCP)?

Yes. You must have your PCP provide your care (except in emergencies) and give you referrals for most kinds of specialty care for the product to provide in-network coverage for the service.

After you enroll, call Member Services to tell us who your PCP is. If you do not, we will assign a PCP to you upon enrollment.

Which providers and hospitals can I visit?

You can visit any of the providers and hospitals that are in Harvard Pilgrim's network, as well as providers and hospitals that don't participate in Harvard Pilgrim's network (although using these providers costs more). You must live in the defined service area. Depending on whether you get a referral and where you choose to receive care for covered services, you'll have in-network coverage or out-of-network coverage.

How does in-network coverage work?

You have in-network coverage when you receive care for covered services:

- directly from your PCP
- from other Harvard Pilgrim participating providers with the appropriate referrals

In-network coverage saves money because you pay lower out-of-pocket costs than you would if you did not get referrals or used out-of-network providers and hospitals.

How does non-referral or out-of-network coverage work?

You have non-referral or out-of-network coverage when you receive care for covered services from:

- participating providers without your PCP's referral
- non-participating providers

Non-referral or out-of-network coverage is usually more expensive than in-network coverage. Please note that when you refer yourself to Harvard Pilgrim participating providers, they will bill you for covered services according to the rates we negotiated with them. Also, providers who are not in our network may bill you for the differences between their charges and the amount Harvard Pilgrim pays for covered services.

Do I need referrals to visit specialists and hospitals?

To receive in-network coverage and help you save money, we strongly encourage you to work with your PCP and get referrals when you need to see a specialist or be admitted to the hospital.

If you do not get referrals or if you use non-participating providers for covered services, you will have non-referral or out-of-network coverage and pay higher out-of-pocket costs. You can get routine eye exams and most kinds of gynecological care without your PCP's referral, but you must see participating providers for in-network coverage.

Also, except in an emergency, you must notify Harvard Pilgrim before a hospital admission when non-participating providers and hospitals are involved.

What do I do in a medical emergency?

In a medical emergency (e.g., heart attack, stroke, choking, loss of consciousness or seizures), call 911 or go to the nearest emergency room. Once you are out of the hospital, be sure to follow up with your PCP for any additional care you may need.

Do I have coverage when I'm traveling?

You will have in-network coverage in medical emergencies and when you visit providers in Harvard Pilgrim's network. You will have out-of-network coverage when you visit non-participating providers, unless you have a medical emergency. If you would like, call Member Services when you need urgent care—e.g., earache, flu, etc.—so we can help you find a network physician near you.