

# CHA Health Plans: Frequently Asked Questions

## Do I need a referral to see a specialist?

The **CHA Option** plan requires a referral to a specialist as it does now. If you are covered under the **CHA Choice** Plan, you can see any provider without a referral with one limited exception. Pediatric patients who see a CHA pediatrician can be referred by a CHA pediatrician to MGH for pediatric specialty care. With a referral, pediatric services at MGH will be covered as a Tier 1 service. This exception for a CHA referral applies to pediatrics only.

## If I get my care at CHA, will my care be confidential?

Yes. All employees are expected to ensure the confidentiality of patients in compliance with HIPAA and we are committed to monitoring and enforcing compliance. In addition, all employees' medical records have "break the glass" protection. "Break the glass" means that whenever an employee's record is accessed, the person accessing the record is stopped and reminded that they must have a clinical need to access the record and that these records are reviewed for appropriate access. If they choose to "break the glass", their action is recorded and monitored. Employees may request that any family member's record be protected by "break the glass".

## What happens if I am traveling out of state and I have an emergency?

For both the **CHA Option** and **CHA Choice** plans, you and your family are covered for emergencies anywhere. If admittance to a hospital and continued care is needed, those services are covered at Tier 2.

## What if I have a child in college out of state?

For the **CHA Option** Plan only emergency care will be covered. For the **CHA Choice** plan, if the provider is covered through the United Healthcare/Harvard Pilgrim network, the services will be covered at Tier 2. If they are not in the network, the services will be covered at Tier 3.

## Under the **CHA Choice** Plan, what are the BIDMC and BIDMC affiliates where I can get care that is considered Tier 1 coverage?

BIDMC Hospitals	BIDMC Comprehensive Outpatient Care Centers	BIDMC Community Health Centers	Additional Tier 1 Hospitals
BIDMC Boston BIDMC Milton BIDMC Needham BIDMC Plymouth	BIDMC Chelsea BIDMC Chestnut Hill BIDMC Lexington	Bowdoin Street Health Center Charles River Community Health The Dimock Center Fenway Health Outer Cape Health Services South Cove Health Center	Anna Jacques Hospital, Newburyport Lawrence General Hospital, Lawrence MetroWest Medical Center, Framingham/Natick New England Baptist Hospital, Boston Signature Healthcare, Brockton

## How to Find a Provider

For both **CHA Option** and **CHA Choice** Plans

**CHA Doctor Finder:** 617-665-1305  
(For **CHA Option** and **CHA Choice**)

To find a HealthPlans, Inc (HPI) provider for **CHA Choice**:

1. Go to [healthplansinc.com](http://healthplansinc.com) and select **Members à Search for a Provider**
2. Then select **HPHC and United Healthcare Options PPO Network**

**HPI Customer Service:** 877-490-3636



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## Who is Health Plans, Inc.?

Health Plans, Inc. (HPI) is a wholly-owned subsidiary of Harvard Pilgrim Health Care that CHA has partnered with to administer the CHA Health Plans. Members have access to Harvard Pilgrim's PPO network and the national United Healthcare Options PPO network. Harvard Pilgrim has consistently received the highest national ratings in customer satisfaction.

## How do I sign up for the new Health Plans?

Current participants in our health plans will be **auto-enrolled** in one of two new options. **You do not have to sign up.**

- ◆ If you currently are on the **CHA Option** plan through BC/BS, Harvard Pilgrim or Tufts, you will automatically be moved to the **CHA Option** managed by Harvard Pilgrim/Health Plans Inc.
- ◆ If you are on any of the other current Health Insurance plans, you will automatically be moved to the **CHA Choice** Plan.
- ◆ You need to do something only if:
  - You are adding or dropping dependents or;
  - Want a plan that is different than the one in which you will be auto-enrolled, or;
  - You want to switch from Individual to Family coverage or vice versa or;
  - You currently have CHA health insurance and you want to opt out

## If I elect or get auto-enrolled in a plan for 7/1/17, when is the next time I can change plans?

January 1, 2018. CHA is moving to a calendar year for our health plan enrollments. There will be another open enrollment for coverage year January 1, 2018 – December 31, 2018 in the fall of 2017.

## Do I have to pay deductibles for the CHA Choice Plan?

Yes for Tiers 2 and 3. However, this year, from July 1, 2017 through Dec. 31, 2017, **CHA is waiving the deductibles for services at Tier 2. You will not have to pay a deductible for these first 6 months.** Beginning January 1, 2018, there will be a deductible for care outside of CHA or Beth Israel Deaconess Medical Center (BIDMC) (deductibles are \$250 individual; \$500 family for Tier 2), but you can earn the full amount through **Wellness Incentives**. Information on earning Wellness Incentives can be found within this brochure. Services at Tier 3 (out of network providers) have more significant deductibles, however the Tier 2 network is very large so few providers that you currently see should fall under Tier 3.

## If I sign up for the CHA Choice Plan, do I also have to sign up for a Tier where I will get care?

No. We call this the Choice Plan, because you have choice. For example, you can see your Primary Care Provider (PCP) at a Tier 2 organization in the morning, see a Podiatrist at CHA (Tier 1) in the afternoon and then go to an out of network chiropractor (Tier 3) in the evening. The only things that change when you go from Tier to Tier to receive care are co-pays, co-insurances and deductibles.

## Do I need to have a CHA Primary Care Provider (PCP)?

With the **CHA Option** Plan, you **must** have a **CHA PCP**. With the **CHA Choice** Plan, you can go to any PCP. If you have a PCP at CHA, BIDMC, or a BIDMC affiliated hospital (see next page for a list of BIDMC affiliates), your co-pays will be less and there are no deductibles. However, there is no restriction on where you go for care with the **CHA Choice** Plan.

## With the CHA Choice Plan, can I only see specialists at CHA or BIDMC?

As with your choice of PCP, you can see specialists anywhere. The only difference is that specialty care at CHA, BIDMC or a BIDMC affiliated hospital will have lower co-pays and no deductible (see next page for a list of BIDMC affiliates).

## Benefits Basics

### What is a deductible?

A deductible is the annual amount you pay for covered health care services before your insurance plan starts to pay. For all plans, there is an "out of pocket maximum" to limit your expenses. The **CHA Option** Plan and Tier 1 of the **CHA Choice** Plan have **NO** deductibles. The **CHA Choice** Plan has deductibles when you choose services at Tier 2 or Tier 3. A \$250 deductible in Tier 2 means you pay the first \$250 of covered services at a Tier 2 provider. After you pay the \$250 deductible, you will usually pay a co-pay or coinsurance, and your insurance pays the rest. See *"Do I have to pay deductibles for the CHA Choice Plan?"* for important detail about deductibles in 2017.

### What is a co-payment?

A fixed amount you pay for a covered health care service, usually an office visit.

### What is co-insurance?

Some services have co-insurance, rather than a co-pay. Co-insurance is the percentage of the costs of a covered health care service (10%, for example) that you would be responsible to pay after you've paid your deductible. Covered health care services might include diagnostic lab tests, x-rays and inpatient hospital services, etc. There is no coinsurance in the **CHA Option** Plan or Tier 1 of the **CHA Choice** Plan.

### What is an out-of-pocket maximum?

This is the maximum amount of money that you will have to pay out of pocket each year including all deductibles, co-pays and co-insurance. After that amount is met, you pay no more money out of pocket.

