Premera ID Card Guide (effective January 1, 2019)

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Premera Provider Site: premera.com/wa/provider/
Premera Medicare Advantage Provider Site: premera.com/wa/provider/medicare-advantage/
Premera ID Cards
What’s the difference?

Premera has 5 types of plans:

- Individual exclusive provider organization (EPO) plans across the state. For individuals in King, Pierce, and Snohomish counties, only PersonalCare plans are sold through the Exchange marketplace.
- PersonalCare plans: Only available in King, Pierce, and Snohomish counties; may limit a customer to seeing providers within a partner network. See Plans and Networks section for more details.
- Group or commercial plans: Typically, employer-based plans; can be PPO, EPO or PersonalCare Plan. Peak Care, available only in Pierce County, is an EPO plan.
- Medicare Advantage: Offer HMO only plans in King, Pierce, Snohomish, Thurston, and Spokane counties. Additional counties for 2019 include Whatcom, Skagit, Lewis, and Stevens. Premera acquired Catholic Health Initiative’s Soundpath Health’s MA contract in 2018; Soundpath members may have transitioned to Premera plans for 2019.
- BlueCard: Patient may be a customer of a Blue Cross and/or Blue Shield plan based in another state. The BlueCard program allows customers to get services while living in another Blue plan’s service area.

ID Cards vary by plan type

Most Premera ID cards are similar, with just a few key differences. When patients call, we recommend that you ask them for their health plan and network name or PersonalCare Partner System. Remember that the ID card is not a guarantee of coverage or eligibility. To check eligibility and benefits, use our online Eligibility and Benefits Tool or contact Customer Service. For Medicare Advantage, use the MA-specific Eligibility and Benefits Tool. These tools require secure log in through OneHealthPort.

Note Many plans change during the year. We recommend you ask for a patient’s ID card if they haven’t been seen recently to ensure they still have the same coverage.

ID Card Features*

1. Customer Information
   Policyholder’s name and member ID number. Be sure to include the prefix and the identification number when submitting claims or checking eligibility. You don’t need to include the suffix.

2. Group Number
   Group ID numbers identify the line of business for the customer’s plan.

3. Medical Network
   This identifies which network your patient is in. See Plans and Networks for specific network details and limitations. If the customer has dental coverage, that will be listed as well. Medicare Advantage customers are noted as a specific network plan.

4. Copay, Emergency Room, Rx
   Details what a customer pays at the time of service.

5. Rx Group # and BIN#
   These numbers relate to pharmacy claims.

6. Suitcase symbol for nationwide coverage
   The suitcase image, with or without PPO noted, indicates that the customer’s plan includes BlueCard benefits. This symbol is important when providing healthcare services to out-of-area patients. Note: Certain plans, such as our EPO and PersonalCare Partner System, don’t cover out-of-area services, even though the suitcase logo is on the card.

7. Group or Plan Name
   Medicare Advantage or Federal Employee Program (FEP) will be noted on the top right section of a customer’s card. For Premera national accounts, the account name may appear on the card.

8. Contact information and web tools for customers and providers
   If a customer has a limited network (such as an EPO or PersonalCare plan), emergency care benefits are noted here.

9. Billing instructions and address; pharmacy benefits manager will be listed on the bottom left of the card.

Plans and Networks

PPO, EPO, and High-Deductible Plans and Networks

Our PPO and High-Deductible plans have a standard in-network and out-of-network structure. Copays or co-insurance amounts are listed on the member ID card.

EPO plans are limited networks and typically don’t cover non-emergency care out of the state. Emergency care is covered out of state and out of network. This restriction is noted on the back of the ID card.

Peak Care EPO Network

Beginning January 1, 2019, Premera’s collaboration with MultiCare will launch. Peak Care will provide access to the Tahoma provider network, an EPO network made up of:

- MultiCare Connected Care Clinically Integrated Network
- Chiropractors, naturopathic, acupuncture, and massage therapy providers in Pierce County
- Essential Community Providers

As an EPO network, members must seek care within the network. Members who receive care outside of the Tahoma network may have to pay the full cost of care – with the exception of medical emergencies. Check the member ID card (see a sample below) to determine benefits; it’ll say Peak Care as the medical plan and Tahoma as the network. The MultiCare Connected Care logo will also be on the card in addition to the Premera Blue Cross logo.
Student Insurance Plans

Student insurance is offered through the LifeWise Assurance Company and uses the Multiplan network. Student ID cards will list the network, the plan type and dental coverage.

PersonalCare Partner Systems

PersonalCare Plans are offered to members purchasing a Premera health plan on the Washington Health Benefit Exchange in King, Pierce, and Snohomish counties. PersonalCare Plans are referral-based plans where the member’s primary care provider coordinates their care. Members with a PersonalCare Plan must receive all care within their assigned Partner System. If a member needs care outside of their Partner System in the Heritage Signature network, a provider from their Partner System must submit a referral/waiver to Premera before the member receives services for their claim to be covered. The 6 Partner Systems are:

- EvergreenHealth Partners
- MultiCare Connected Care™
- Northwest Physicians Network
- The Everett Clinic Integrated Care Network
- UW Medicine Accountable Care Network
- Virginia Mason Medical Center
The member’s Partner System logo is on the top right-hand corner of the card. The name of their PersonalCare Partner System is listed below the logo. The name of the member’s network is “PersonalCare Partner Systems Network” and the referral network is “Heritage Signature.”

When scheduling an appointment, always ask if the member’s card says “PersonalCare Partner Systems Network” and if so, what Partner System name/logo is on their card. If the member isn’t part of your Partner System, make sure they have a referral/waiver in place with Premera before providing services. See the example ID card below.

**Health Connect Network**

The Health Connect Plan is a new health plan option for Microsoft employees starting in 2019. Health Connect Plan members have access to providers in the Eastside Health Network (EHN) which includes Overlake Medical Center and clinics, EvergreenHealth, and dozens of local and independent practices. Members also have access to providers at Allegro Pediatrics and the Microsoft Living Well Health Center.

If a member needs services outside of the Health Connect Network, they can have their Health Connect provider submit a waiver to Premera to receive care in the extended network, Heritage Plus 1, at the low cost, Health Connect benefit level. Without the waiver, the member may pay a higher cost.

Above is a sample ID card. The Microsoft logo is in the top right-hand corner and the name “Health Connect Plan” is below. The medical network is “Health Connect Network” and the extended network is...
“Heritage Plus 1”. If you’re outside of the Eastside Health Network and see a patient with a Health Connect card, always make sure they have a waiver in place with Premera before providing services.

**Medicare Advantage Plans**

Medicare Advantage plans are offered only in King, Pierce, Snohomish, Thurston, Whatcom, Skagit, Lewis, Stevens, and Spokane Counties. Customers are offered HMO plans in those counties. ID cards are branded Premera Medicare Advantage with the network noted. Per Center for Medicare and Medicaid Services (CMS) guidelines, you’re required to refer patients only to in-network practitioners for services. You can use our online Find a Doctor tool to locate an in-network practitioner. You must use the Medicare Advantage site to access information about Medicare Advantage customers.

In 2018, Premera acquired Catholic Health Initiative’s Soundpath Health’s Medicare Advantage contract. Soundpath members had to transition to new Medicare Advantage plans beginning January 1, 2019. You’ll need to verify eligibility for former Soundpath members beginning January 1.

<table>
<thead>
<tr>
<th>Name of Specific Plan</th>
<th>Medical Network</th>
<th>Medicare Advantage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premera Blue Cross</td>
<td>Blue Cross</td>
<td>Medicare Advantage</td>
</tr>
<tr>
<td>Medicaid</td>
<td>Blue Cross</td>
<td>Medicare Advantage</td>
</tr>
</tbody>
</table>

Medicare Advantage card for members who have a Physicians of Southwest Washington provider.
In 2019, we changed our provider plan network structure from tiered plan networks, or a nested plan network, to stand-alone networks. This new network structure provides the flexibility to add providers in any plan network or combination of plan networks (if applicable).

All contracted participating providers are included in the following plan networks. These plan networks can’t be separated (see diagram above).

- Global
- Heritage
- LifeWise Health Plan of Washington Preferred
- LifeWise Assurance Co.

In addition, providers can participate in the following plan networks. If a provider has admitting privileges to a hospital in that plan network (if hospital privileges are required for the provider), or the provider meets the criteria to join the PersonalCare Partner Systems network, they can participate in that plan network.

- Foundation
- Heritage Prime
- Heritage Signature
- Health Connect Network
- LifeWise Connect
- PersonalCare Partner Systems – only offered in King, Snohomish, and Pierce counties
- Tahoma (Peak Care plan offered only in Pierce county)
- Personalized Care Alliance (Accountable Health System)
As a standard process, if a provider participates in the Heritage Signature plan network, the provider must also participate in the Heritage Prime and LifeWise Connect plan networks. **Note:** Exceptions to deviate in the participation in any of these three plan networks (Heritage Signature, LifeWise Connect, or Heritage Prime) must be approved as a custom contract.

### 2019 Plans Names and Networks

| Individual Plans |  |
|------------------|  |
| **Plan Names**   | **Network Names** |
| PersonalCare Plan | PersonalCare Partner System/Heritage Signature |
| Preferred EPO    | Heritage Signature EPO |
| Preferred HSA EPO | Heritage Signature EPO |
| Student Insurance| LifeWise Assurance/Multiplan |

| Small Group Plans |  |
|-------------------|  |
| **Plan Names**    | **Network Names** |
| Balance Plans     | Heritage Signature |
| Choice Plans      | Heritage |
| PersonalCare Plans| PersonalCare Partner System/Heritage Signature |

| Employer Group Plans |  |
|----------------------|  |
| **Plan Names**       | **Network Names** |
| Your Choice – PPO    | Heritage, Heritage Prime |
| Your Choice - PPO with BlueCard | Heritage (sometimes shown as Heritage Plus 1) |
| Your Future – HSA    | Heritage, Heritage Prime |
| Your Focus – EPO     | Heritage, Heritage Prime |
| Health Connect Plan  | Health Connect Network, Heritage Plus 1 |
| Peak Care – EPO in collaboration with MultiCare | Tahoma |
| PersonalCare Plans  | PersonalCare Partner System/Heritage Prime |
| FlexAdvantage       | Heritage |
| Your World (also known as Global) | Global |

<p>| Medicare Advantage Plans |  |
|--------------------------|  |
| <strong>Plan Names</strong>           | <strong>Network Names</strong> |
| Premera Medicare Advantage (HMO) | Medicare Advantage (available in King, Snohomish, Pierce, Thurston, Lewis, and Spokane Counties only) |
| Premera Medicare Advantage Classic (HMO) | Medicare Advantage (available in King, Snohomish, Pierce, Thurston, Lewis Counties only) |
| Premera Medicare Advantage Classic Plus (HMO) | Medicare Advantage (available in King, Snohomish, Pierce, and Thurston Counties only) |
| Premera Medicare Advantage Total Health (HMO) | Medicare Advantage (available in Spokane and Stevens Counties only) |
| Premera Medicare Advantage Core (HMO) | Medicare Advantage (available in Skagit and Whatcom Counties only) |</p>
<table>
<thead>
<tr>
<th>Premera Medicare Advantage Alpine (HMO)</th>
<th>(available in King, Pierce, Snohomish, Thurston, and Whatcom counties only)</th>
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<tbody>
<tr>
<td>Premera Medicare Advantage Charter + Rx (HMO)</td>
<td>(available in King, Pierce, Snohomish, Thurston, and Whatcom counties only)</td>
</tr>
<tr>
<td>Premera Medicare Advantage Peak + Rx (HMO)</td>
<td>Medicare Advantage (available in King, Pierce, Snohomish, Thurston, and Whatcom counties only)</td>
</tr>
<tr>
<td>Premera Medicare Advantage Sound + Rx (HMO)</td>
<td>(available in King, Pierce, Snohomish, Thurston, and Whatcom counties only)</td>
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</tbody>
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**Helpful Online Tools**

Visit our provider website at [premera.com/wa/provider/](http://premera.com/wa/provider/) for helpful tools and information. Access our [Medicare Advantage site](http://premera.com/wa/provider/) to find information about Medicare Advantage customers. These tools may require secure log in through [OneHealthPort](http://OneHealthPort).

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**Find a Doctor**: Verify your address and specialty information, find providers you can refer within a customer’s network by visiting our Find a Doctor tool. You must use the Medicare Advantage site to access information about Medicare Advantage customers.
Eligibility & Benefits: Verify a customer’s network and eligibility information using our eligibility and benefits tool. You must use the Medicare Advantage site to access information about Medicare Advantage customers. Note: Many plans change or renew during the year. We recommend you ask for a patient’s ID card if they haven’t been seen recently to ensure they still have the same coverage.

Prior Authorization: Determine what services require authorization or need review (based on the customer’s plan). You must use the Medicare Advantage site to access information about Medicare Advantage members.

Plan Code Prefixes: Determine which plans are within Premera’s network or are outside Washington. This is helpful when determining benefits and eligibility for a customer. You’ll find this list in the general reference section of our website.

Find online tool user guides, featuring a step-by-step walk through of our tools, and web-based training modules, on our website’s Learning Center.

Important Contacts
Customer Service: 877-342-5258, option 2
- Customer benefits and eligibility verification
- Claims payment, payment vouchers, or remittance assistance
- Provide network status confirmation

BlueCard: 800-676-BLUE to verify benefits or eligibility for BlueCard customers. Call 888-261-9562 for BlueCard claims customer service. BlueCard web-based training module is now available. Check it out on our website’s Learning Center.

Premera Blue Cross Medicare Advantage Plan: 888-850-8526

Physician & Provider Relations: 877-342-5258, option 4
- Changing your billing, practice or remittance address
- Adding a practice location
- Updating your tax identification number
- Adding/removing a provider at your office
- Fulfilling application and contract requests
- Verifying contract status
- Requesting copies of past communications

Pharmacy Services: 888-850-8526
- General information on the Preferred Drug List (PDL)
- Exceptions for point-of-sale edits
- Level status confirmation for a specific medication
Care Management: 855-339-8127
Technical issues related to:
- Medicare Advantage homepage, Find A Doctor, and forms, call 800-722-9780
- Medicare Advantage secure pages and online tools, call 888-850-8526

Online Provider Reference Manual
Online Medicare Advantage Provider Reference Manual