

# Health Connect Plan 101

# **ABOUT THIS DOCUMENT**

This is a printable, "cheat sheet" for busy provider offices to reference when providing services to Premera Health Connect Plan members.

# What's the Health Connect Plan?

The Health Connect Plan is a health plan option for Microsoft employees and their families. The plan simplifies and improves the healthcare experience by facilitating a robust provider-patient relationship, driving collaboration among providers, and leveraging technology to communicate and share information more efficiently.

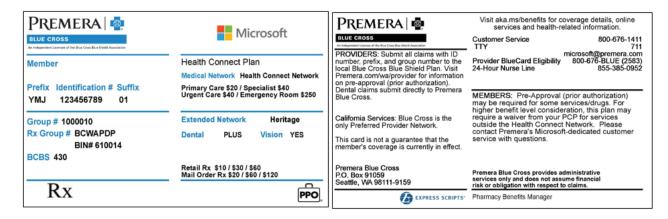
#### The Health Connect Network

The Health Connect Network includes:

- Eastside Health Network (EHN): EvergreenHealth, Overlake Hospital Medical Center, and local, independent practices
- Microsoft Living Well Health Center: Microsoft's onsite clinic located on the Microsoft Redmond campus
- Allegro Pediatrics
- Seattle Children's Hospital (only with waiver from a Health Connect Plan Network provider)

# **Member ID Cards**

Member ID cards have the Microsoft logo and the name of the Health Connect Plan in the upper right-hand corner of the card. Always verify eligibility and benefits before seeing Premera Health Connect Plan patients.



# **Waivers**

Health Connect Plan members can see any provider in the Health Connect Network at the Health Connect Plan benefit level (the lowest out-of-pocket cost the plan offers). If a member requires care outside of the

Health Connect Network, but in the Heritage extended network, they can work with their Health Connect Plan provider (PCP or specialist) to submit a waiver to Premera for coverage of needed services. With the waiver, the member will pay at the Health Connect Plan benefit level. If a member sees a provider in the Heritage extended network without a waiver, they'll pay at a higher cost.

## How to submit a waiver:

- Microsoft Living Well Health Center and Allegro Pediatric providers must submit all waivers using Premera's online waiver tool. A training video is available under the "Resources" bar on the Health Connect Plan provider homepage.
- EHN providers will submit waivers through the regular EHN process.
- You must submit waiver requests <u>before</u> the patient's visit to a provider in the Heritage extended network to have the service covered at the Health Connect Plan benefit level.

## Services that don't need a waiver:

Some services might not be available in the Health Connect Network. Members can receive the following services from a Heritage extended network provider at the Health Connect Plan benefit level:

- Acupuncture
- Applied Behavior Analysis (ABA)
- Audiology
- Chiropractic care
- Diagnostic services
- Durable medical equipment
- Hearing aids
- Lab and X-ray
- Message therapy

- Mental health and chemical dependency treatment
- Naturopathic care
- Nutrition therapy
- Optometry
- Physical, occupational, and speech therapy
- Transgender services and transplants

# **Urgent Care**

- Patients have access to a 24-Hour nurse line at no cost.
- There are 12 urgent care centers in the Health Connect Plan network that members can use with a \$40 copay.
- Health Connect Plan members can go to an urgent care center outside of the Health Connect Network but will pay a higher cost for services (deductible/coinsurance).

### **Member Benefits**

	Health Connect Network	Extended Network (Heritage Network)
Copay	\$20 Primary Care Provider and Behavioral Health office visits \$40 specialty and other office visits	N/A
Deductible	\$0	\$1,000 individual / \$3,000 family
Coinsurance	Covered at 90%	Covered at 60% after deductible
Out-of-pocket maximum	\$2,000 individual / \$6,000 family (Copay, deductible and coinsurance amounts for Health Connect and Extended network providers all apply to out-of-pocket maximum)	