

Premera and MultiCare form an alliance

SUMMARY AND FAQ

Overview

Premera Blue Cross and MultiCare are forming an exploratory alliance focused on improving the customer experience and lowering costs.

- This alliance of two locally based companies in the Pacific Northwest leverages Premera's more than 80 years of experience providing health care coverage in Washington state with the MultiCare Connected Care clinically integrated network. The network is made up of MultiCare-employed and independent providers.
- Premera is rolling the benefits of this collaboration into a new product called Peak Care.
- Beginning this fall, Premera will offer Peak Care to Pierce County-based businesses for plan start dates of January 1, 2019, or later.
- Peak Care is an exclusive provider organization (EPO) plan. Premera estimates that Peak Care could save employers as much as 15 percent on the cost of a traditional preferred provider organization (PPO) plan.*
- Customers with Peak Care will have access to the Tahoma provider network. The network is comprised of MultiCare Connected Care's Clinically Integrated Network of more than 3,500 providers and practices across the state. In addition, the Tahoma network will include providers in certain specialties to ensure customers will have access to services such as chiropractic, naturopathic, acupuncture, and massage therapy.



**Comparison of Premera preferred provider organization plan pricing.*

Common questions

What is this new alliance?	This is a non-exclusive alliance between Premera Blue Cross and MultiCare that is expected to improve the customer experience and lower costs.
What makes this collaboration unique?	This alliance of two locally based companies in the Pacific Northwest leverages Premera’s more than 80 years of experience providing health care coverage in Washington state with MultiCare Connected Care’s clinically integrated network. The network includes MultiCare providers and independent providers as well as hospitals, clinics, and urgent care centers.
So, is this a merger?	Not at all. This is an exploratory alliance between Premera and MultiCare. It is intended to explore ways we can work together to lower costs and make the health-care experience simpler and easier for patients and health plan customers.
What does this mean for customers?	<p>Premera will roll the benefits of this collaboration into a new exclusive provider organization (EPO) product, Peak Care.</p> <p>The healthcare experience will deliver high-quality care in ways that better integrate with customers’ everyday lives.</p> <p>Complementing services—from after-visit summaries to transportation support—make it easier for customers to manage their healthcare needs.</p> <p>Customers and their providers will have richer conversations about what care best suits their needs. The combined data from Premera and MultiCare, which creates a complete and personal profile of a customer’s health, will aid this conversation.</p>

<p>How will the customer experience be different with Peak Care?</p>	<p>Premera and MultiCare are working together to provide:</p> <ul style="list-style-type: none"> • Easy-to-navigate digital services that will help customers find the best care and make the right decision based on their needs, including appointment scheduling and customer reviews of doctors and clinics. • Covered rides to scheduled appointments through transportation services. • Concierge services to help customers navigate complex or chronic care. • On-demand, 24/7 access 365 days of the year to U.S. board certified providers through the convenience of virtual care (phone or video). From home, customers can be diagnosed and treated (including getting prescriptions, if needed) by an experienced provider for a range of minor illnesses. • Full-spectrum maternity care that provides virtual care for low-risk pregnancies during the first two trimesters, personal health navigators for high-risk pregnancies, and three neo-natal intensive care unit visits if necessary. • More than 40 local urgent care clinics are available for everything from sports physicals to strep throat. This includes 16 Indigo Urgent Care facilities that offer money-back guarantees if you are unsatisfied with your service.
<p>What kind of provider access will Peak Care customers have?</p>	<p>Customers with Peak Care will have access to the Tahoma provider network, which comprises the MultiCare Connected Care Clinically Integrated Network of more than 3,500 providers and practices across the state.</p> <p>In addition, the Tahoma network will include providers in certain specialties to ensure customers have enhanced access to services such as chiropractic, naturopathic, acupuncture, and massage therapy. Unlike more traditional coordinated care arrangements, Peak Care allows patients to see a specialist without first getting a referral.</p> <p>Customers will have national access to virtual care and emergency department visits.</p>
<p>How will Peak Care lower costs for employers?</p>	<p>Premera estimates that Peak Care could save employers as much as 15 percent on the cost of a traditional preferred provider organization (PPO) plan. This savings is expected to come from the close collaboration between Premera and MultiCare, who will make sure customers receive prompt, well-organized medical care.</p>

<p>How will Peak Care lower costs for customers?</p>	<p>The close collaboration between Premera and MultiCare will improve the efficiency with which care is delivered. At the same time, it will help the customer avoid paying for tests, appointments, or procedures that may provide little benefit. For instance, unlike more traditional care arrangements, Peak Care allows patients to see a specialist without first getting a referral, which saves time and lowers out-of-pocket costs.</p>
<p>If a customer already sees a doctor at MultiCare, will they need to have Premera Peak Care?</p>	<p>No. MultiCare remains in-network for Premera products, from Medicare Advantage to our largest self-funded group accounts.</p>
<p>Can a Peak Care customer see a provider outside the Tahoma network?</p>	<p>If a customer seeks care outside of the Peak Care Tahoma provider network, it's considered out of network, and the customer may be responsible for the full medical expense.</p>
<p>Does a customer need a referral to see a provider outside of the MultiCare Connected Care Clinically Integrated Network?</p>	<p>Unlike more traditional coordinated care arrangements, Peak Care allows customers to see a specialist without first getting a referral.</p> <p>However, keep in mind that seeking care outside of the Peak Care Tahoma provider network is considered out of network and the customer may be responsible for the full medical expense.</p>
<p>How can an employer learn more about the Premera and MultiCare alliance?</p>	<p>Contact your producer for information about this plan offering.</p>