

2023 Provider Networks

As a provider, it's important for you to know which of our networks you participate in. Here you'll find details for all the networks associated with Premera and affiliates, including:

- Premera Blue Cross
- Premera Blue Cross Blue Shield of Alaska
- Premera Blue Cross HMO
- LifeWise Health Plan of Washington
- LifeWise Assurance Company

To see which networks you participate in, you can:

- Review your provider contract network attachment
- Check our provider directory links:
 - [Premera Blue Cross provider directory](#)
 - [Premera Blue Cross HMO provider directory](#)
 - [Premera Blue Cross Medicare Advantage provider directory](#)
 - [LifeWise Health Plan of Washington provider directory](#)
 - [LifeWise Assurance Company provider directory](#)
- Contact us using the [provider contacts list](#) or [email Physician and Provider Relations](#).

Washington networks

MEDICAL

All contracted providers are included in the following networks:

- Global
- Heritage
- Heritage and Dental Choice
- LifeWise Health Plan of Washington Preferred
- LifeWise Assurance Company

Most providers are also included in:

- Heritage Prime
- Heritage Signature
- Individual Signature
- LifeWise Primary
- Heritage Signature and Dental Choice

Some providers may also be included in:

- LifeWise Alpine
- Tahoma
- Tahoma and Dental Choice
- Sherwood HMO

DENTAL

All contracted dental providers are included in all medical networks and in the Dental Choice network.

Dental providers may also be included in Dental Select and Dental Value networks.

TYPES OF PREMIERA HEALTH PLANS

- **Preferred provider organization (PPO)** plans include coverage for in and out-of-network services. However, members pay higher cost shares for out-of-network services.
- **Exclusive provider organization (EPO)** plans generally only cover emergent services out-of-network.
- **Health savings accounts (HSA)** are high-deductible health plans that are tax-qualified so members can have a health savings account.
- **Health maintenance organization (HMO)** plans usually require a primary care provider (PCP) referral for non-emergent services.
- **Dental plans** are offered for our individual and group plans. All our medical plans include dental providers to cover medical services such as accidental dental injury services. Some medical plans have embedded dental benefits.
- **Medicare Advantage HMO plans** generally require a primary care provider (PCP) referral for non-emergent services to be covered.
- **Medicare Supplement plans** pay after Medicare and don't use a Premiera network. Members can use any provider that accepts Medicare, anywhere in the country.

Service area

The service area indicates where we sell the plan and requires network adequacy. Generally, members need to live or work in the service area.


Out-of-area coverage

If a plan includes network providers outside of Washington:



- The Premera Blue Cross ID card indicates BlueCard and includes a suitcase logo. The suitcase may be blank or note PPO or HPN. If there's no suitcase logo, members only have emergency care available outside Washington. [Learn more about BlueCard Resources.](#)
- LifeWise Health Plan of Washington or LifeWise Assurance Company member ID cards indicate the plan includes MultiPlan. If there's no MultiPlan information, the plan only covers emergency care outside of Washington.

Washington networks and plans by company

PREMERA BLUE CROSS HMO PROVIDER DIRECTORY

 Premera HMO Medical Network	Description
<p>Sherwood HMO (for groups of 51 or more employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none">• Core Plus (HMO)	<ul style="list-style-type: none">• Primary care provider (PCP) designation required; most services require PCP referral• Certain services are direct access and don't require a referral. View direct access services list.• BlueCard not included; emergency services covered outside Washington• Large health systems include MultiCare, Kinwell, Seattle Children's Hospital, Mary Bridge Children's Hospital• For more information, view Sherwood Provider Directory quick reference guide.• Service area: Pierce, Thurston, Spokane counties



PREMERA BLUE CROSS PROVIDER DIRECTORY



 <p>PREMERA </p> <p>BLUE CROSS</p> <p><small>An Independent Licensee of the Blue Cross Blue Shield Association</small></p> <p>Premera Medical Networks</p>	<p>Description</p>
<p>Heritage (for groups of 51 or more employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Your Choice (PPO) • Your Future (HSA) • Your Focus (EPO) • Preferred Choice (PPO) • Preferred Choice (HSA) 	<ul style="list-style-type: none"> • Includes all contracted medical and dental providers • Same providers as Global, LifeWise Health Plan of Washington Preferred, LifeWise Assurance Company • Most plans include BlueCard PPO • Service area: All Washington counties except Clark
<p>Heritage Prime (for groups of 51 or more employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Your Choice (PPO) • Your Future (PPO & HSA) • Your Focus (EPO) • Preferred Choice (PPO) • Preferred Choice (PPO & HSA) • Essentials Medical Plan (EPO) • Blue HPN (EPO) • Blue HPN Preferred Choice (EPO) 	<ul style="list-style-type: none"> • Smaller network to provide value • Examples of major medical systems not included in this network include Providence Health Systems (including Swedish) and most CHI Franciscan providers • Most plans include BlueCard PPO; Blue HPN plans use BlueCard HPN • Service area: All Washington counties except Clark
<p>Global</p> <p>Note: Only a few groups use Global; this network isn't sold to new groups.</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Your World (PPO) 	<ul style="list-style-type: none"> • Same providers as Heritage, LifeWise Health Plan of Washington Preferred, LifeWise Assurance Company • Includes BlueCard Traditional • Service area: All Washington counties except Clark County
<p>Tahoma (for groups of 51 or more employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Peak Care (EPO) • Preferred Choice Peak Care (EPO) 	<ul style="list-style-type: none"> • MultiCare is the primary health system, but many other providers are contracted. • Plans include BlueCard PPO • Service area: Pierce, Thurston, Spokane Counties (providers are contracted in many additional counties)

<ul style="list-style-type: none"> • Preferred Choice Peak Care (EPO, HSA) 	
<p>Heritage and Dental Choice (for groups of 1-50 employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Choice (PPO) • Choice (PPO & HSA) 	<ul style="list-style-type: none"> • Includes Dental Choice providers for the embedded pediatric or family dental benefits • Service Area: All Washington counties except Clark • Pharmacy network: Express Scripts National 2.0 • Includes the same medical providers as Heritage, Global, LifeWise Health Plan of Washington Preferred, LifeWise Assurance Company • BlueCard PPO included • Service area: All Washington counties except Clark
<p>Heritage Signature and Dental Choice (for groups of 1-50 employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Balance (PPO) • Balance (EPO) • Balance (PPO & HSA) 	<ul style="list-style-type: none"> • Includes Dental Choice providers for the embedded pediatric or family dental benefits • Same medical providers as Individual Signature • BlueCard PPO included • Service area: All Washington counties except Clark
<p>Tahoma and Dental Choice (for groups of 1-50 employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Peak Care (EPO) 	<ul style="list-style-type: none"> • Includes Dental Choice providers for the embedded pediatric or family dental benefits • MultiCare is the primary health system, but many other providers are contracted. • Plans include BlueCard PPO • Service area: Pierce, Thurston, Spokane Counties (providers contracted in many additional counties)
<p>Individual Signature (for individual and family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Premera Preferred (EPO) • Premera Preferred (EPO & HSA) • Premera Cascade Care (EPO) 	<ul style="list-style-type: none"> • Same medical providers as Heritage Signature and Dental Choice • BlueCard not included; emergency services covered outside Washington • Service area: Franklin, Grays Harbor, King, Kitsap, Pacific Counties (providers contracted in many additional counties)


Premera Dental Networks	Description
<p>Dental Choice (for all groups)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Preferred Choice Dental Optima • Preferred Choice Dental Optima Flex • Preferred Choice Dental Optima Voluntary • Preferred Choice Dental Essentials Dental • Dental Preference Flex Plus 	<ul style="list-style-type: none"> • Our largest, broadest dental network • Includes all contracted dental providers • Service area: All Washington counties except Clark
<p>Willamette Dental Group (for groups of 51 or more employees)</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none"> • Willamette Dental 	<ul style="list-style-type: none"> • Single provider group network, Willamette Dental • Service area: All Washington counties except Clark
<p>Dental Select (for individual and family plans sold in the Washington Health Benefit Exchange)</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none"> • None; all plans discontinued as of December 31, 2022. 	<ul style="list-style-type: none"> • Smaller network to provide value • Same providers as Dental Value • Service area: None, but providers are contracted throughout Washington state


PREMERA BLUE CROSS MEDICARE ADVANTAGE PROVIDER DIRECTORY

 <p>PREMERA </p> <p>BLUE CROSS</p> <p><small>An Independent Licensee of the Blue Cross Blue Shield Association</small></p> <p>Premera Medicare Advantage Medical and Dental Networks</p>	<p>Description</p>
<p>Medicare Network (for individuals enrolled in Medicare)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Premera Medicare Advantage (HMO) • Premera Medicare Advantage Classic (HMO) • Premera Medicare Advantage Total Health (HMO) • Premera Medicare Advantage Alpine (HMO) • Premera Medicare Advantage Peak + RX (HMO) • Premera Medicare Advantage Sound + RX (HMO) 	<ul style="list-style-type: none"> • Network supports HMO plans • PCP designation required; most services require PCP referral. • BlueCard not included; emergency services covered outside Washington • More than 22,000 providers • Premera Medicare Advantage and Premera Medicare Advantage Classic Service Area: Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Thurston, Walla Walla, Whatcom • Premera Medicare Advantage Total Health Service Area: Spokane, Stevens, Walla Walla • Premera Medicare Advantage Peak + RX and Premera Medicare Advantage Sound + Rx Service Area: King, Pierce, San Juan, Snohomish, Thurston, Whatcom


 <p>PREMERA </p> <p>BLUE CROSS</p> <p><small>An Independent Licensee of the Blue Cross Blue Shield Association</small></p> <p>Premera Medicare Supplement</p>	<p>Description</p>
<p>Medicare Supplement (for individuals enrolled in Medicare)</p> <p>Plans:</p> <ul style="list-style-type: none"> • Currently marketed plans include A, C, F, High Deductible F, G, High Deductible G, N • Members remain on pre-standardized and frozen Medicare Supplement plans 	<ul style="list-style-type: none"> • Medicare Supplement plans pay after Medicare and don't use a Premera network. • Service area: Available in all Washington counties, except Clark

LIFEWISE HEALTH PLAN OF WASHINGTON PROVIDER DIRECTORY

 Medical Networks	Description
<p>LifeWise Alpine (for Individual & Family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> LifeWise Cascade Select (EPO) 	<ul style="list-style-type: none"> Supports the Cascade public option plans; Cascade public option plans are sold through the Washington Health Benefit Exchange (WAHBE). Cascade Select plans typically have lower deductible and more benefits with copays MultiPlan not included. Out-of-area benefits for emergency care only Service area: Adams, Benton, Chelan, Clark, Cowlitz, Douglas, Ferry, Island, Klickitat, Pend Oreille, San Juan, Skagit, Skamania, Wahkiakum, Whatcom counties. (providers are contracted in many additional counties)
<p>LifeWise Primary (for individual and family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> LifeWise Cascade Care (EPO) LifeWise Essentials (EPO) LifeWise Essentials Bronze HSA (EPO and HSA) 	<ul style="list-style-type: none"> Uses Federally Qualified Health Centers for primary care Supports standard Cascade plans (not public option) MultiPlan not included. Out-of-area benefits for emergency care only. LifeWise Cascade Care Service Area: Asotin, Clallam, Columbia, Garfield, Grant, Jefferson, King, Kittitas, Lewis, Lincoln, Mason, Okanogan, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whitman, Yakima LifeWise Essentials Service Area: Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Garfield, Grant, Island, Jefferson, King, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, or Yakima
<p>LifeWise Health Plan of Washington Preferred (for Individual grandfathered plans sold prior to March 23, 2010)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> WiseChoices (PPO) WiseEssentials (PPO) WiseSavings (HSA) 	<ul style="list-style-type: none"> Same providers as Heritage, Global, LifeWise Assurance Company MultiPlan included for out-of-area Grandfathered plans are not sold through the Exchange and are not eligible for premium subsidies Service area: All Washington counties

	
Dental Network	Description
<p>Dental Value (for Individual & Family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> LifeWise Individual Pediatric Dental LifeWise Individual Family Dental 	<ul style="list-style-type: none"> Same providers as Dental Select Service area: All Washington counties

LIFEWISE ASSURANCE COMPANY PROVIDER DIRECTORY

	
Medical and Dental Networks	Description
<p>LifeWise Assurance Company (for University of Washington plans)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> Graduate Appointee Insurance Program (GAIP) - (PPO) International Student Insurance Plan (ISHIP) – (PPO) 	<ul style="list-style-type: none"> Same providers as Premera Heritage, Global, LifeWise Health Plan of Washington Preferred ISHIP is a student insurance plan. Per the regulation, student plans must be sold by disability insurance carriers only. LifeWise Assurance Company plan is a disability insurance carrier. GAIP is an insured employer group MultiPlan included for out-of-area Includes same providers as Dental Choice for embedded family (adult and pediatric) dental benefits Service area: All Washington counties