Your guide to choosing a primary care provider

Having a close relationship with a primary care provider (PCP) is one of the best things you can do for your health. When you see your PCP regularly, they know your medical history and preferences. This means that they can make informed and personalized decisions about your healthcare.

With a Premera Blue Cross HMO (PBC HMO) plan, each member chooses a PCP as a healthcare partner who will coordinate their care.

If you forgot to choose a PCP, don't worry! We assigned one to you, but you can change this easily, anytime. You do not need to keep the PCP we chose, but you do need to have a PCP on file.

Use this guide to answer all your questions about PCPs:

1. Why does my HMO plan require me to have a PCP?
2. What network do I need to choose a PCP from?
3. What types of providers can be PCPs?
4. How do I choose the right PCP?
5. How did you choose a PCP for me?
6. What care services do I have access to?
7. What type of care should I get?

PREMERA HMO

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Why does my HMO plan require me to have a PCP?



Meeting with a PCP regularly can improve overall health and reduce healthcare costs over time.[1] As a PCP-centered health plan, your PCP will handle the phone calls, specialist research, and referrals so you don't have to. Here are a few things to know about this model that you should know:

- Your PCP is your healthcare partner, and they have information about your medical history that other providers don't, which means they can make informed decisions about your healthcare.
- If you visit a PCP or other provider that you haven't designated on your member portal, it may not be covered the same. This is because HMO plans encourage close relationships with PCPs over time to improve coordination of care. This saves you time and money!
- When your PCP is unavailable, you can see another PCP in the same group and still pay the lower copay, as long as that provider is in network.
- Your PCP will refer you to in-network specialists when needed, which saves you time spent troubleshooting conditions.
- You can change your PCP at any time, just make sure to let us know so that we can ensure that your PCP visits are covered.
- You can find your PCP assignment on **your dashboard**. From here, you can change your PCP using our PCP Search and Select tool.
- You can learn more about PCPs and their importance **on our website**.

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Watch HMO 101:
Why You Need a PCP

[1] Shi, Leiyu. "The Impact of Primary Care: A Focused Review." Scientifica, U.S. National Library of Medicine, 2012, www.ncbi.nlm.nih.gov/pmc/articles/PMC3820521/.

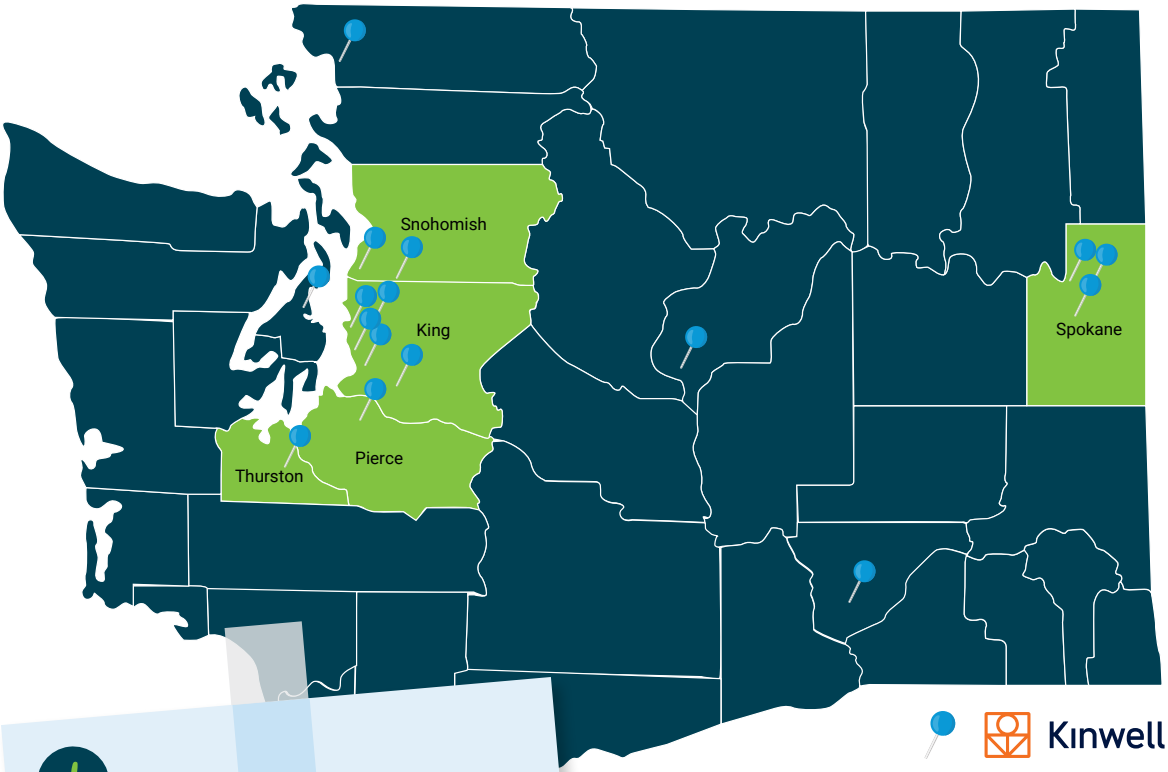
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What network do I need to choose a PCP from?

Any provider that you visit needs to be part of one of our HMO networks, which support King, Pierce, Snohomish, Spokane, and Thurston counties.

Our networks may be in fewer counties, but they're more focused on providing quality care where you actually live and work. By investing in care options in specific counties, we're able to keep your monthly premium low.

When you travel outside of an HMO network, urgent and emergency care are still covered like any other EPO or PPO plan.



Scan this code to find an in-network PCP.

Did you know?

As a PBC HMO member, you have access to **all** 16 Kinwell clinics across the state—even if they're outside of our service area. You do not need to use Kinwell, but it's there if you want to try something different. Find out more at kinwellhealth.com/welcome.

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What types of providers can be PCPs?



General practice providers can also be PCPs, but general practice includes several of the fields listed in this table.

When considering which PCP is right for you, you can choose doctors, physician assistants, and nurse practitioners in eight specialties:

SPECIALTY	FOCUS	WORKS WITH
Adolescent medicine	Medical and mental health concerns	Adolescents age 10+
Family medicine	Comprehensive, general healthcare	All ages, especially those in the same family
Geriatric medicine	Healthcare for older adults including advanced care planning	Older adults, especially those age 65+
Internal medicine	Prevention, diagnosis, and management of disease and chronic conditions	Adults age 18+
Naturopathy**	Natural remedies and therapies like herbs, massage, acupuncture, and nutrition	All ages looking for alternative forms of care
OB-GYN**	Fertility treatment, pregnancy, contraception, cancer screenings, and preventive care	Adults, especially those focused on their sexual and reproductive health
Pediatrics	Comprehensive, general healthcare	Infants, children, and teens up to age 18

*Obstetrics and Gynecology

**We do not auto assign OB-GYN or naturopaths as PCPs.

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How do I choose the right PCP for me?

Here are some guidelines to keep in mind when looking for a PCP:

- **In the HMO network connected to your plan**
- **Works in an approved specialty and is appropriate for the ages of you and your family members**
- **Is a doctor, physician assistant, or nurse practitioner**

When should I choose my PCP?

You can view or change your PCP at any time during your plan period:

- Check or change your PCP before you need care (at least 24 hours before)
- Be sure to only visit the PCP we have on file (or another PCP within the same clinic) and change it if it's incorrect
- Select different PCPs (or the same one) for each member on your health plan. (Each member must have their own PCP on file.)

BEFORE YOUR PLAN STARTS:

- Create an account or sign in to your existing account on **premera.com** and use the Find Care tool to find PCPs in your area.
- Add your PCP using the Search and Select tool on your account dashboard.

AFTER YOUR PLAN STARTS:

- Create an account or sign in to your existing account on **premera.com** and check your PCP on your dashboard.
- If you have a preferred PCP, or would rather not use the one we may have assigned, **you can always change your PCP at any time** on your portal.

Changing your PCP:

If you have any issues changing your PCP, you can call the number on the back of your member ID card and the HMO Plus team can help.

Scan this code to view or change your PCP.

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How did PBC HMO choose a PCP for me?



We review your claims history to see if you typically meet with a particular PCP. If you do, and they're in network, we will assign them to you! If we could not find an eligible PCP, we'll assign one to you based on these key factors:

- Location (nearest to your home address)
- Type of provider
- Specialty
- Claims history
- In your HMO network

Scan to learn more about PCP assignments.

Did you know?

If you forget to add a PCP to your account, we may assign you to a PCP at the closest Kinwell clinic. You **do not** need to see this PCP, but you **do** need to have a PCP on file at all times.

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What care services do I have access to?

As a PBC HMO member, you have access to many tools and resources at no additional cost to you.*

Digital Health Messages	Access your plan information quickly and easily without needing to download another app. We'll also share tips and information to help you navigate your healthcare.
Health Risk Assessment	You can share information about your healthcare needs and concerns. Our Personal Health Support team can check in and assist with a targeted approach with your PCP. Scan this code to take the Health Risk Assessment:
HMO Plus Team	If you ever have a question about something, you can always call the number on the back of your member ID card. You'll reach our team of HMO-trained customer service agents.
Matchmaker™ for Behavioral Health	Looking for the right mental health provider? Leave it to us! Our team will build a list of providers for you based on your plan, needs, and preferences.
Personal Health Support	Case management and pharmacy clinicians will work with you on complex health conditions and other healthcare needs.
Rx Saving Solutions (RxSS)	This is a program that helps you compare prescription prices so you can find the lowest-cost option.
Virtual Care	When you can't wait for an in-person visit, skip the line with our virtual care options. Virtual care offers secure text or video visits to treat a variety of primary care needs.

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*Full access to our virtual care tools does not cost extra. The care that you get when you use them will have a copay.

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What type of care should I get?



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While health plans must cover emergency care (under the No Surprises Act), and we don't want to discourage its use, it's the most expensive care option for members. Even after you meet your deductible, and coinsurance starts, your portion of the bill can still be large. Emergency room visits, ambulance rides, and other emergency services are highly specialized and should only be used in extreme circumstances.

Choosing which type of care to get can get complicated. Meeting with your PCP falls under **primary care** and **preventive care**. **Urgent care** and **emergency care** are entirely different.

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PREVENTIVE CARE	PRIMARY CARE	URGENT CARE	EMERGENCY CARE
No additional cost beyond your normal premium	Copay or coinsurance	Copay or coinsurance, but costs more	Copay then coinsurance, costs much more than any other option
Scheduled in advance	Scheduled in advance	Same day or next day	Appointment can be as soon as possible
Catches things early	Treats current conditions	Treats current conditions	For emergencies only
Does not treat current conditions	Can address multiple things	Each appointment focuses on only one concern	Treats current, life-threatening conditions