INTRODUCING

Premera Blue Cross HMO and the Power of Plus

Effective January 1, 2023, Premera Blue Cross HMO will launch an innovative health plan for residents of Washington. The plan will be available in Pierce, Thurston, and Spokane counties and offer personalized healthcare with seamless and simplified experiences for employees and employers.

The benefits of Premera Blue Cross HMO make it an easy choice as a stand-alone plan or alongside our larger plans. For your clients, the Premera Blue Cross HMO will include:

- Affordable access: The HMO health plan will deliver notable savings for the members and employers. The Power of Plus commitment focuses on lowering healthcare costs without sacrificing the quality of care. On average, employers can save 10-15% on premiums compared to PPO plans and members can benefit from low co-pays for preventive and urgent care, behavioral health visits, and Tier 1 pharmacy drugs.
- **Provider-guided care:** PCPs (primary care providers) will play a key role in ensuring each employee and their covered dependents receive the highest-quality care. With HMO, members will select a PCP in their network; this PCP serves as their "quarterback of care" to guide them efficiently through the complexities of healthcare. Members can select any in-network PCP who best fits their needs at any time.
- Seamless customer service: Premera will deploy HMO-trained agents who will work across operations, pharmacy, and care management to ensure a member-centric continuum of care and one-touch care gap closure. This new advocacy model has been specifically designed to take care of HMO members in a holistic way.

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- A whole-person approach to care: Whole-person care will integrate the mental, physical, social, and emotional needs of HMO members to improve their overall health outcomes. The HMO population will be guided by a dedicated HMO medical director through provider partnerships, collaboration, and needbased clinical program development.
- A streamlined digital experience: Members will be able to easily manage their plan through digital enhancements, namely:
 - PCP selection and a modification tool for members or their dependents
 - Referral and authorization notifications
 - Online access to on-demand virtual visits for after-hours care
- A growing network: In 2023, we're offering the Premera Blue Cross HMO in Pierce, Thurston and Spokane counties, with a network that includes select providers, like MultiCare Health System, MultiCare Indigo Urgent Care, MultiCare Rockwood Clinics, plus Seattle Children's Hospital, Mary Bridge Children's Hospital, and Premera's affiliated provider partner, Kinwell and Vivacity Care Centers, exclusive to Premera members. The network is growing, with additional primary care providers and specialists joining the network in the coming months.

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Fully insured groups of 51 or more employees can purchase the Premera Blue Cross HMO plan now for an effective date of January 1, 2023.

Interested in what Premera Blue Cross HMO can offer your clients? Speak with your Premera sales representative for details.