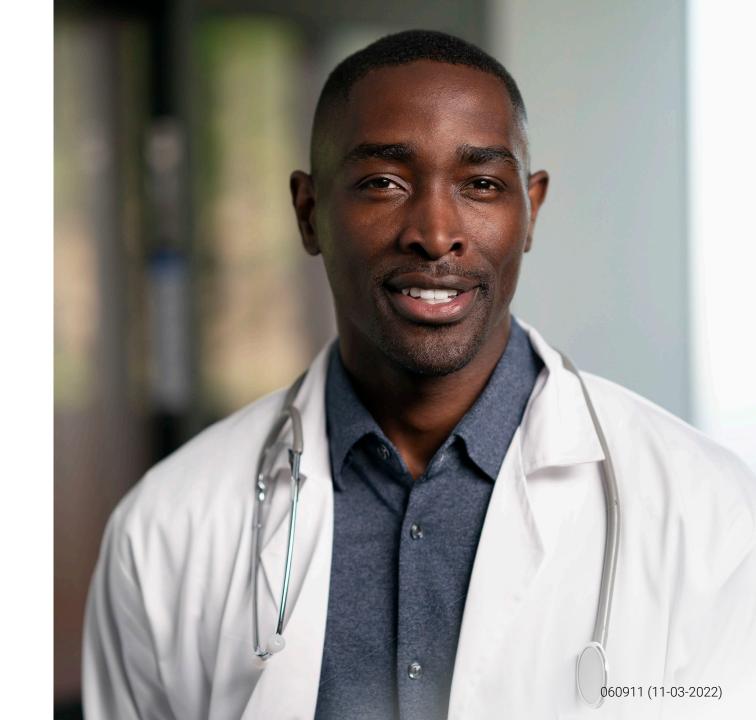
Premera HMO Core Plus plan

Provider Training December 7, 2022





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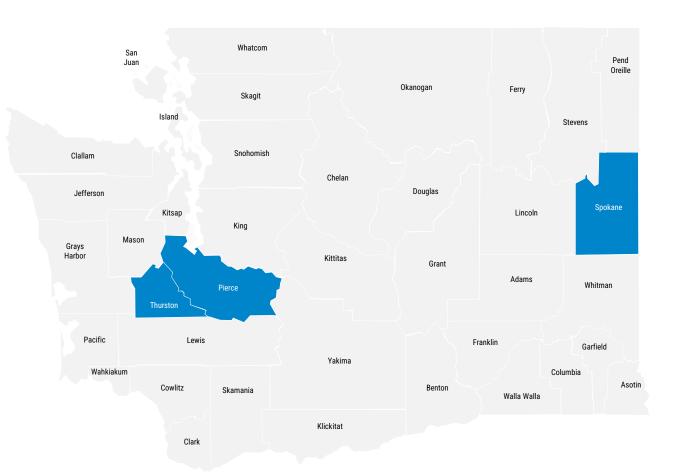
Introduction to HMO

ANNOUNCING

Premera Blue Cross HMO

Premera HMO Core Plus is a forward-thinking plan that offers personalized healthcare with seamless and simplified experiences for providers and members.

The Blue-branded HMO product launches January 1, 2023, for Washington employers with employees who live or work in Pierce, Thurston, and Spokane counties.



Premera HMO?

Premera Blue Cross HMO supports Premera's focus on primary care by offering affordable, high-quality healthcare.

Members enrolled in the HMO Core Plus plan will receive whole person care that centers around a primary care provider who has a complete picture of their health. This plan is an innovative partnership between health plan and provider which promotes excellent care for the members.

Additionally, the HMO's expert customer service agents, known as the HMO Plus Team, support members with a seamless experience between their plan and provider.



Sherwood HMO network

The HMO network is built from committed providers who are focused on providing the best care possible at the lowest cost. It's available in Pierce, Thurston, and Spokane counties, with further expansion in 2024 and beyond.

THE SHERWOOD HMO NETWORK INCLUDES



15 hospitals



66 urgent care clinics



More than 1,900 PCPs



11,000 Specialists

THE SHERWOOD HMO NETWORK PROVIDERS INCLUDES

- MultiCare Health System
- MultiCare Indigo Urgent Care
- MultiCare Rockwood Clinics
- MultiCare Capital Medical Center
- Rockwood Inland Eye Surgery Center
- NAVOS
- Wellfound Behavioral Health Hospital
- Greater Lakes Mental Healthcare
- Mary Bridge Children's Hospital
- Seattle Children's Hospital
- Kinwell Clinics primary care for Premera HMO Core Plus members

Primary care providers

A key part of the Premera HMO is that each member has a primary care provider. By having a designated PCP, a member knows that they're working with someone who knows their medical history and can refer them to a specialist when needed.

Members are encouraged to select a PCP as soon as they enroll. If a member doesn't select a PCP, Premera will suggest a PCP for the member using their claim history. The members have the choice to change their PCP at any time during their plan to best suit their needs.

The PCP selection process is important to members so they can receive care from someone who knows their health history so they can better avoid gaps in their care plan.

How does Premera Blue Cross HMO choose a PCP for a member?

The process starts with a review of a member's claims history to identify if the member has received care from a particular PCP in the past. If the review does not suggest an existing PCP relationship, a PCP will be suggested based on:



Location (nearest to member's home address)



Type of provider



Specialty



Gender

Premera Blue Cross HMO will only suggest PCPs in the Sherwood HMO network that are accepting new patients.

The member-PCP relationship is an important part of the Premera HMO plan because the PCP will guide the members and their dependents through their healthcare needs.

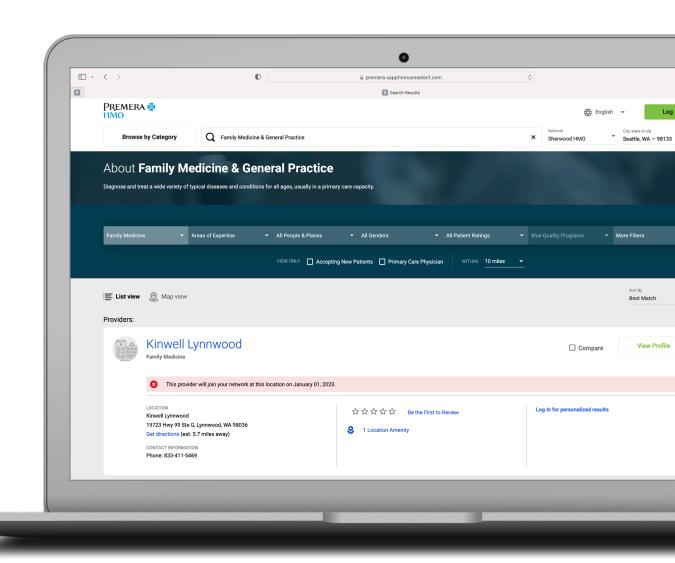
The PCP will be the member's main point of contact for care. Members can choose from different provider specialties for their PCP selection, such as:

- + Family medicine
- + Geriatric medicine
- + General practice
- + Gynecology
- + Internal medicine
- + Adolescent medicine
- + Naturopathy
- + Pediatrics

Note: PCP provider types can be doctor of medicine (MD), doctor of osteopathic medicine (DO), advanced register nurse practitioner (ARNP), nurse practitioner (NP), and physician assistant (PA).

Check to see if a provider is in the HMO network

Premera Blue Cross HMO



Direct Access

PCP referrals are required for specialty services. There are certain services that are Direct Access and do not require a referral.

There is a listing of those services here **Direct Access services**

Services that don't require a referral from a PCP

Direct Access Services

Alternative medicine

- Acupuncture
- · Chiropractic care
- Naturopathic services
- Outpatient physical, occupational and speech therapy, massage therapy (benefit limits apply)
- Spinal manipulations

Hospital Based Services

- Anesthesia (Regardless of Location)
- Blood bank services

Preventive services

• (Link to all Preventive services)

Other services

- Ambulance/Air ambulance (emergent/urgent care only)
- Ancillary services (x-ray, lab, pathology)

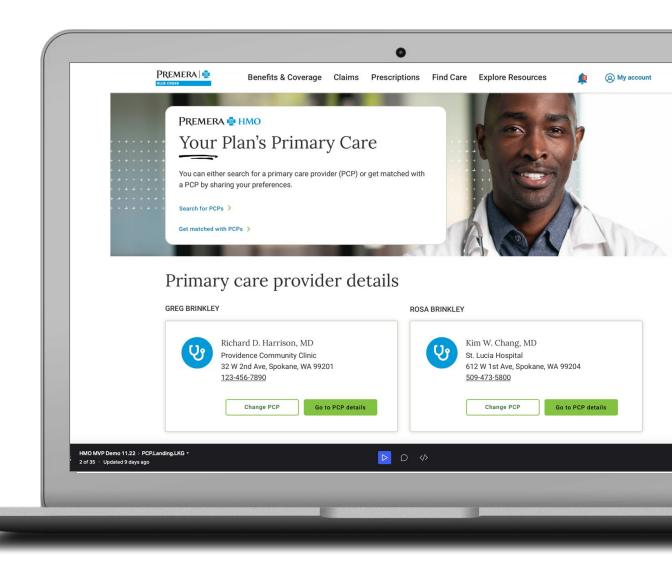
- DME purchases / rentals / supplies (some supplies require authorization)
- Emergency services / Urgent care
- Eye exam (adult and pediatric)
- Family planning services
- Hearing hardware
- Inpatient hospital ancillary professional fees
- Male & female sterilization
- Newborn care (up to 31 days)
- Pediatric dental
- Obstetric care
- Outpatient behavioral health (includes hypnosis)
- · Urgent care centers
- Vision hardware (includes contacts)

Find Care Tool

HMO members and their dependents can choose an in-network primary care provider (PCP) using the Find Care tool. They can use the **Find Care tool** to change their PCP at any time. To access this, they will need to sign up or sign into their account or member portal.

PCP details page

Users will land on this page after clicking the PCP notification call to action within their member portal. From here, users may "Change PCP" or "Go to PCP details."



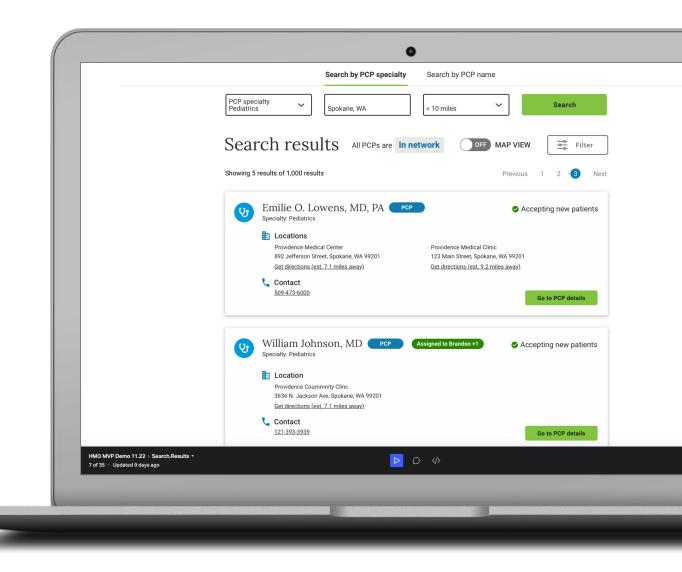
Sherwood HMO Provider directory

HMO members have access to the Sherwood HMO provider directory to help them pick the right PCP for their needs.

HMO providers directory

Changing/Selecting a PCP

If a member chooses to change or manually search for a PCP, they will be directed to this page.



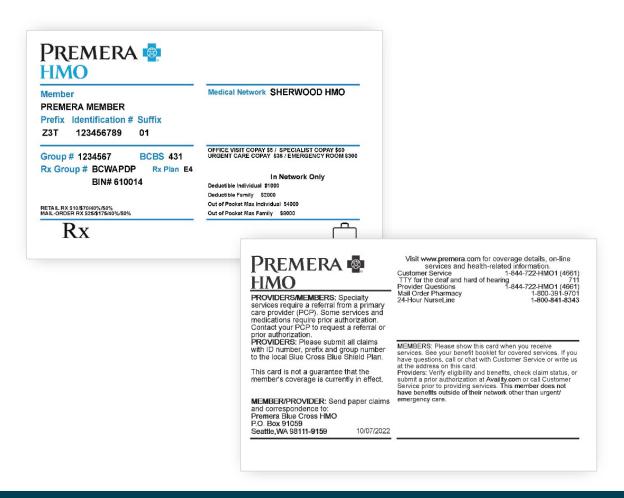
ID cards

ID cards

HMO ID cards serve as a members' health plan identification and ensure that a member is covered. Check the member's eligibility and benefits through <u>Availity</u>.

The HMO card has unique HMO plan features listed. The plan name can be identified by the Premera Blue Cross HMO logo and the network name Sherwood HMO on the front of the ID card. For more information, see our <u>ID card guide</u>.

HMO ID card and guide



Premera HMO Core Plus

A forward-thinking health plan

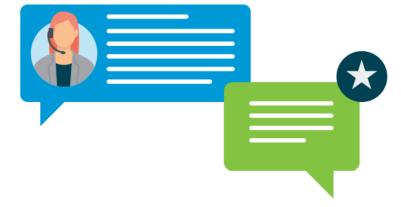
The HMO Plus Team - HMO customer service experts

- HMO Plus Team has the skills and autonomy to guide both members and providers through their entire journey while resolving any issues along the way, in real time.
- This team is focused specifically on HMO and will be able to collaborate directly with providers and respond quickly when an issue arises.
- Providers can call provider customer service for HMO: 844-PBC-HMO1 or 844-722-4661 or email hmoplusprovidersupport@premera.com for support.



The team will:

- Manage inbound and outbound member and provider calls
- Answer chats and emails
- Coordinate with case management and pharmacy
- Communicate proactively with members and providers





- Strengthen provider partnerships
- Support referral processes
- Move non-clinical work from medical management to a more appropriate venue
- Decrease claims rework

Dedicated HMO medical director

A dedicated medical director will work closely with primary care providers to optimize referrals and better integrate behavioral health needs.

The medical director will provide:

Long-term collaboration with provider groups for operation success

Data to drive managed care initiatives to keep members healthy

Ongoing reviews of population health data for impactful initiatives

Member-centric programs and primary care prioritization



Behavioral Health Navigator

The pandemic has brought mental health even further into the spotlight and now it's become a critical topic. To help our members find the care they need, and to assist providers to ensure that their patients are getting help, we offer a navigation service.

With one phone call to our HMO Plus Team number (844-PBC-HMO1 or 844-722-4661), Premera can help a member find a provider that meets their needs and is accepting patients.



Urgent & emergency care

Our HMO is an in-network offering only. However, when an urgent situation arises, an HMO member can utilize urgent care and emergency care anywhere in the United States. Emergency care is explained from Premera's contract team as:

- "Examination and treatment as required to stabilize a patient to the extent the examination and treatment are within the capability of the staff and facilities available at a hospital."
- "Stabilize means to provide medical, mental health, or substance use disorder treatment necessary
 to ensure that, within reasonable medical probability, no material deterioration of an emergency
 condition is likely to occur during or to result from the transfer of the patient from a facility; and for
 a pregnant member in active labor, to perform the delivery."
- "Ambulance transport is needed in support of the services above."

Urgent care comes to the member with Dispatch Health

Members can avoid wait times for urgent care with Dispatch Health, a provider group contracted with Premera.

At the cost of a copay, members can have Dispatch Health come to their home or work.

They provide on-demand, qualified, acute care to keep patients out of the hospital seven days per week, 8 a.m. to 10 p.m. Pacific Time.

A provider, case manager, or patient can request care via phone or web.

To eliminate barriers to getting care and the need for transportation, Dispatch Health sends a care team directly to a patient's home.

Once on the scene, the care team can provide 60-70% of care available in the ER.

Dispatch Health collaborates closely with the patient's primary care provider for close follow up if needed.

Premera believes in helping members at all points of their care journey. There are partnerships in place with many best-in-class organizations to help members live healthier lives. HMO member have access to virtual care provider through the Premera MyCare app.

Virtual care providers are as follows:



Enhanced digital experience

To give HMO members more control over the management of their healthcare, the HMO program provides digital tools like:



PCP selection



Referral and authorization notifications



Digital care management



Virtual visits

Pharmacy services

HMO pharmacy services include dedicated support from the HMO Plus Team and proactive outreach focusing on providing the right care at the right time.

Premera pharmacists are available for clinical consultations with members and providers to answer any medication questions they may have. Most HMO plans (SEBB not included) require the use of exclusive home delivery using the Express Scripts mail-order pharmacy for maintenance medications—it's designed to be a cost-saving strategy for members.



Core pharmacy programs

- Dedicated support to members pharmacy needs
- Proactive outreach to focus on the right care at the right time

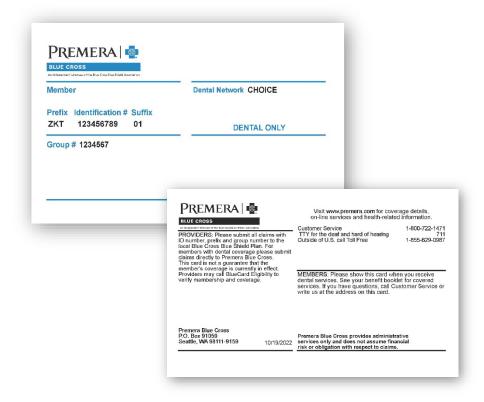
Formulary

- Allows for the most restrictive and high-value options for medications through medication exclusions and unique tiering options
- Exclusions reduce the pricing of high-cost, low-value drugs, and steer members to lower cost alternatives in select classes
- Tier 4 has non-preferred generics, brand, and specialty medications to reduce use of high-cost, low-value medications

Dental care

HMO plans cover certain medical services that are provided by a dental provider, which are listed as covered under the medical plan, but dental services are offered separately from HMO.

Beginning Jan 1, 2023, with the HMO medical product, an employer can select a Premera-branded dental plan. If the employer selects a dental plan, their employees will have dental coverage. If an employer doesn't select a Premera Blue Cross dental plan, then the member will not have dental coverage through Premera.



Digital care management (powered by Wellframe)

Our digital care management service meets members where they are in the mode and cadence they prefer. The service offers digital text and chat functionality between a member and their care manager. It also provides:

- Digital programs curated for a digital user with case management support
- Care transition management
- Behavioral health coordination
- Condition management
- Lifestyle management

To refer a member to Premera's case and digital management service:

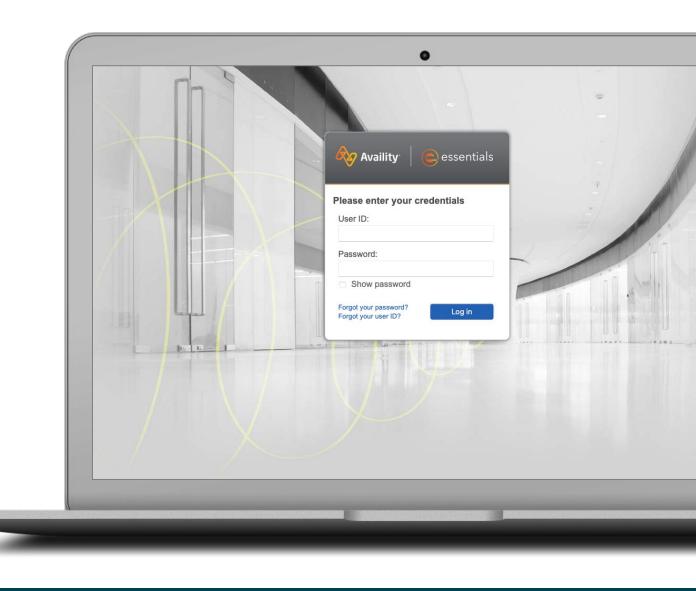
- Email: <u>case.management@premera.com</u>
- Contact a case manager: 1-888-742-1479



Online provider tools

Premera has implemented Availity as the one-stop shop secure website for all Premera HMO provider needs.

Availity is a single-source platform for the HMO health plan that allows providers to check member eligibility and benefits; monitor claims statuses and submissions; submit referrals and prior authorizations; and more.



Availity is a free service. <u>Sign in to Availity or register and get training.</u> View our <u>Availity provider FAQ</u> for more details.

Availity offers the quickest way to obtain secure, personalized, easy-to-use information. Providers can:

- Verify member eligibility and benefits (including plan effective dates)
- Verify information about deductibles, copays, and coinsurance
- + Verify benefit limit accumulators
- + Check the status of a claim
- + Submit a professional or facility claim (free service through the Premera HMO Payer)
- Submit and check the status of a prior authorization and referral
- View check and explanation of payment (EOP) information
- + Register for electronic funds transfer (EFT) for enrollment or cancellation using Premera and Affiliates as a Health Plan payer

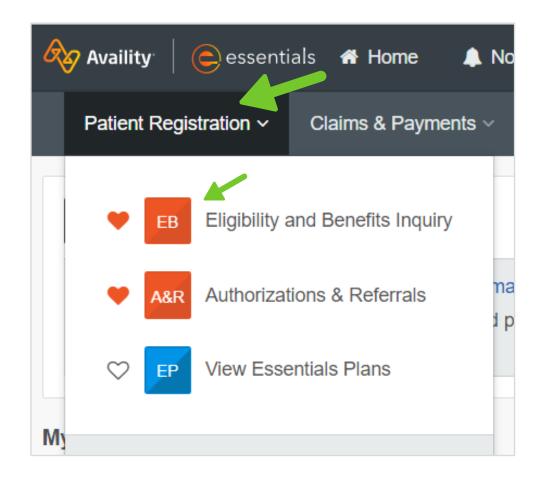
Eligibility and benefits

Our secure provider website through Availity offers the quickest way to obtain secure, personalized, easy-to-use information. With Availity, providers can verify members' eligibility and benefits (including plan effective dates), basic demographic information, deductible, and benefit limit accumulators.

Sign in to Availity In the Availity menu bar, click

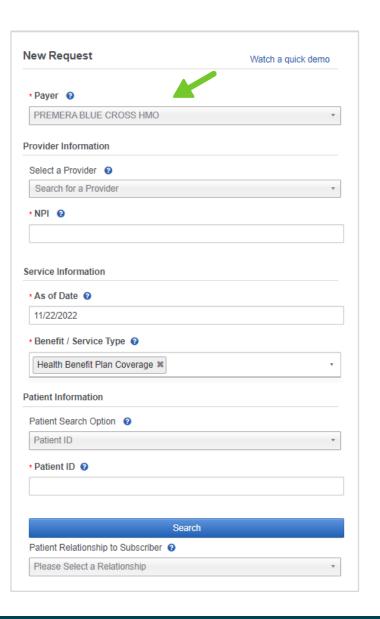
Patient Registration | Eligibility and Benefits Inquiry.

Select Premera Blue Cross HMO as a payer and complete the required fields to submit a request.



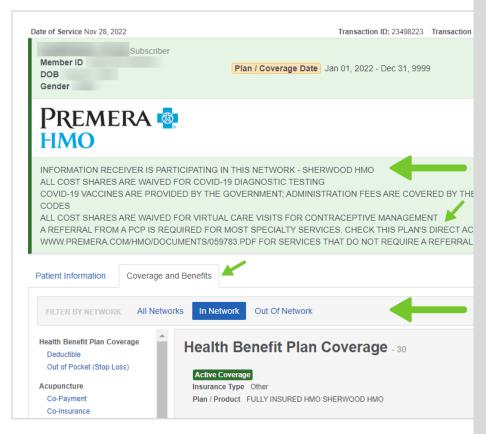
Eligibility and benefits payer and summary:

Select the Premera Blue Cross HMO payer from the drop-down menu and complete the rest of the required fields.



Eligibility and benefits payer and summary:

The eligibility and benefit summary page has a section at the top that includes important information about the member's plan like the required PCP referral requirements and whether the provider is in the member's network.

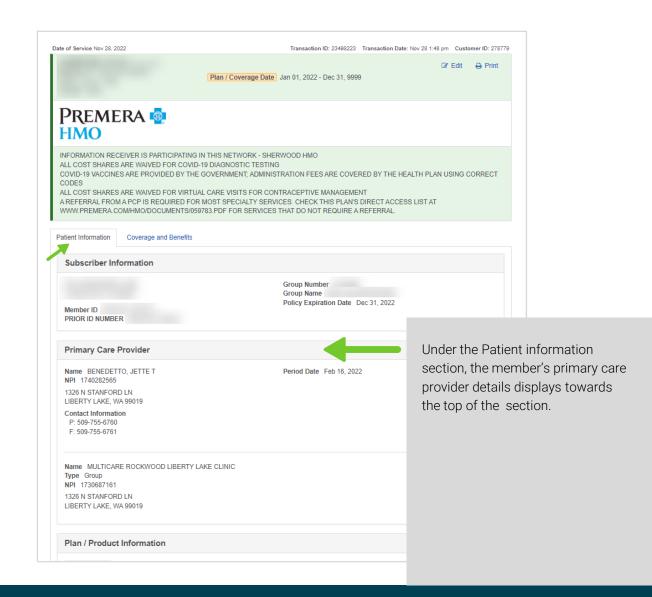


- *This section includes important information about the member's plan if the provider is in the member's plan network.
- * It also includes important information about the PCP referral requirements. A referral from a PCP is required for most specialty services. Check this plan's Direct Access List at www.premera.com/hmo/documets /059783.pdf for services that do **NOT** require a referral

Based on the network message above. The "Filter By Network" section display defaults to the provider's network. In this example the provider is participating in the member's network and the display defaults to "In Network"

Eligibility and benefits payer and summary:

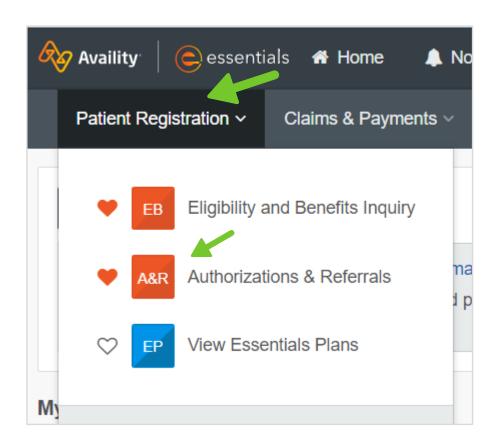
The Patient Information section displays information about the member's plan and policy expiration date. It also provides details about the member's PCP.



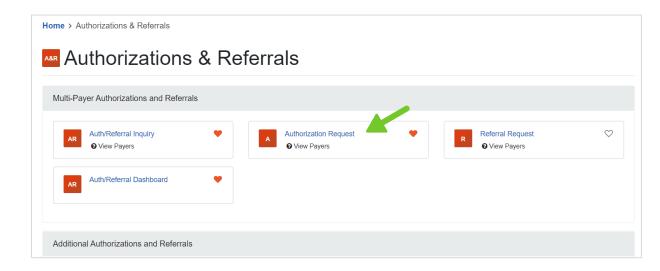
Prior authorization

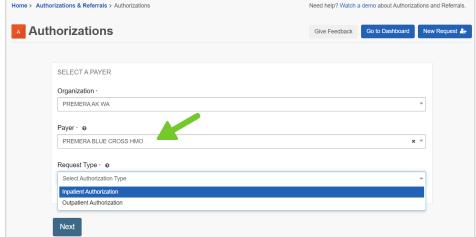
Sign in to Availity to access the prior authorization tool for Premera Blue Cross HMO. The Availity prior authorization tool considers a member's eligibility and coordination of benefits. The status of these requests can be checked through Authorization & Referrals inquiry tool or dashboard. If the request is denied, a letter will be mailed to the provider and member.

In the Availity menu bar, click **Patient Registration** | **Authorizations & Referrals**.



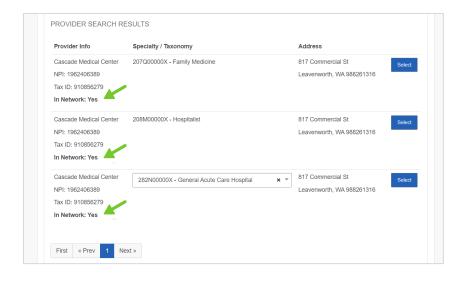
On the Authorizations & Referrals page, click **Authorization Request**. Select Premera Blue Cross HMO as a payer and complete the steps to complete a request.

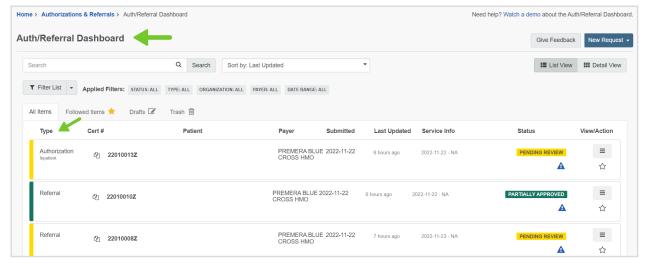




During the prior authorization process providers can identify a provider's network status to ensure members are seen by an in-network HMO provider.

Providers can check the status of a request through the Authorization/Referrals dashboard.

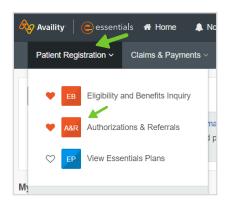


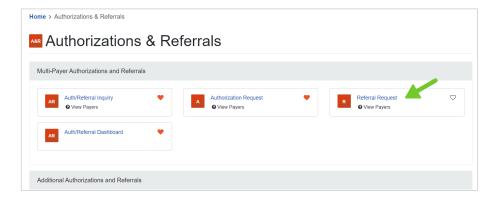


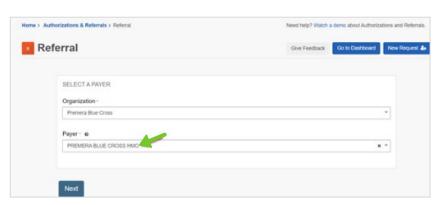
Referrals

An HMO member is required to have a referral from their PCP for most specialty services. The referral tool is available in Availity. There are certain services that are Direct Access and do not require a referral. **Direct Access services**.

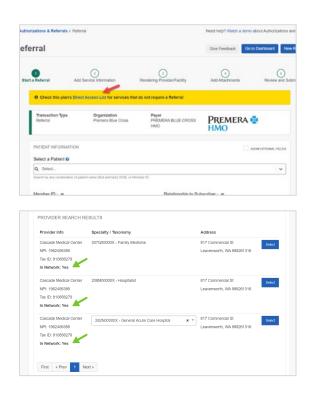
<u>Sign in to Availity</u>. In the Availity menu bar, click **Patient Registration** | **Authorizations & Referrals**. On the **Authorizations & Referrals** page, click **Referral Request**. Select Premera Blue Cross HMO as a payer and complete the steps to complete a request.



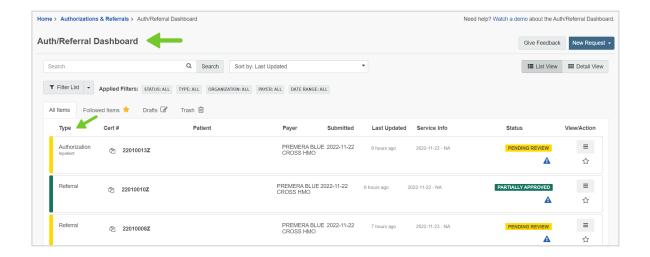




Referral Direct Access list and network status



Referral dashboard



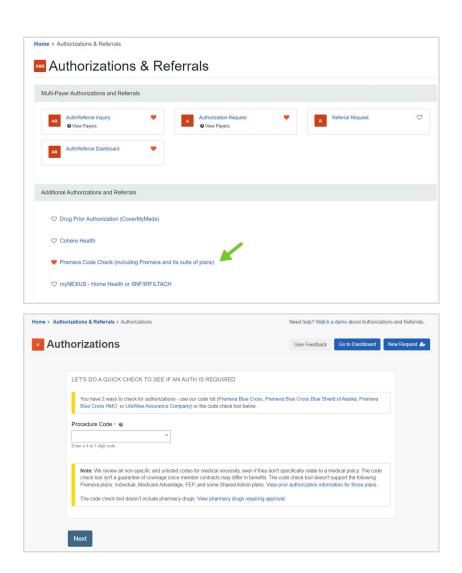
Code check tool

The code check tool only shows codes used for non-individual plan members (group and association – includes Premera Blue Cross HMO) and doesn't provide member-specific information.

This tool is available by signing in to Availity.

Go to **Payer Spaces** and look for the **Premera HMO** logo and click on the **Code Check Tool** link under the **Resources** tab.

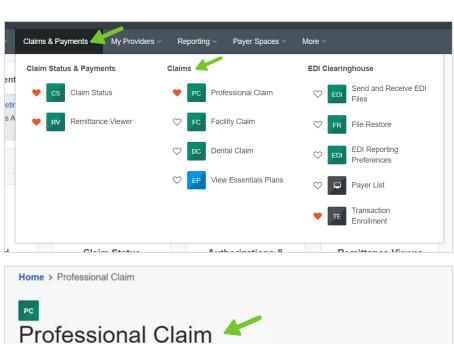
Or find the tool in **Authorization & Referrals** through **Additional Authorizations and Referrals**.

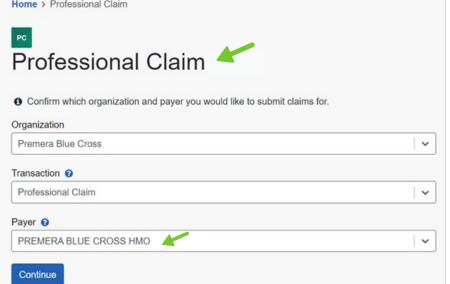


Claims submission

Claims can be submitted daily, weekly, or monthly. The earlier claims are submitted, the earlier they will be processed. Ideally, claims should be submitted within 60 calendar days of the covered services, but no later than 365 calendar days from the date of submission. Claims can also be submitted to Premera HMO through Availity for free.

Sign in to Availity. In the Availity menu bar, click
Claims & Payments | Claims to submit a
professional and facility. Select Premera Blue Cross
HMO as a payer.



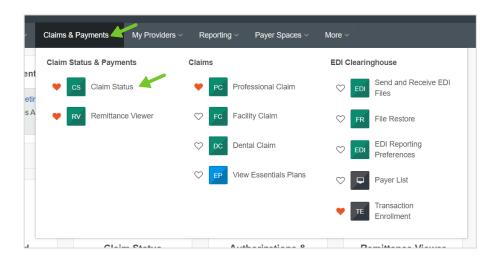


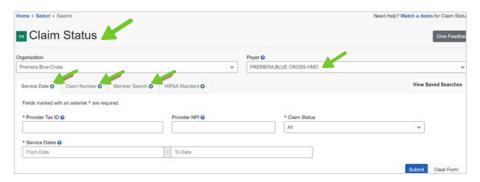
Claims status

To obtain the status of a claim:

- **Online:** The best method to check the status of a claim is to visit the Availity secure provider portal. Information is available 24 hours per day, seven days per week.
- **Customer service:** If there is no Internet access, contact customer service by calling 844-722-4661, or by calling the phone number on the back of the member's ID card.
- Interactive voice response (IVR): Available 24 hours per day, seven days per week. IVR provides claims information.

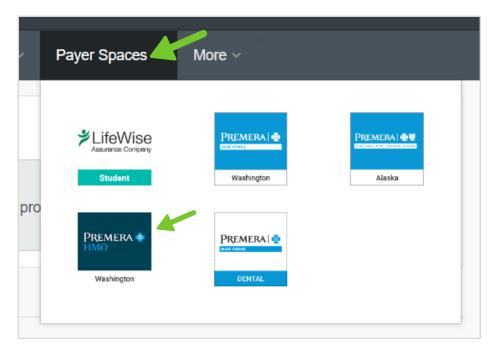
<u>Sign in to Availity.</u> In the Availity menu bar, click **Claims & Payments** | **Claim Status** to search for a claim by date of service, member ID, or claim number. Select Premera Blue Cross HMO as a payer.

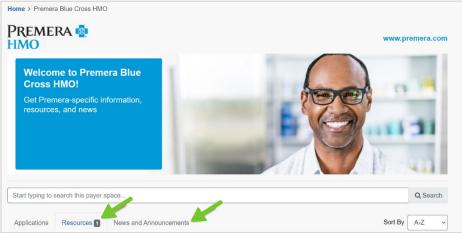




Resources

Sign in to Availity. In the Availity menu bar, click Payer Spaces and then click on the Premera Blue Cross HMO logo. Click on the Resources or News and Announcements tabs to access information specific to Premera Blue Cross HMO.

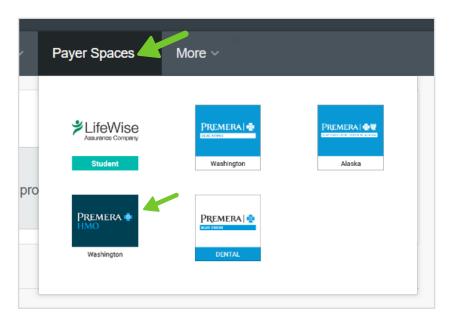


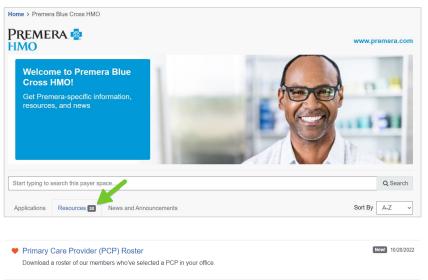


Provider online PCP roster tool

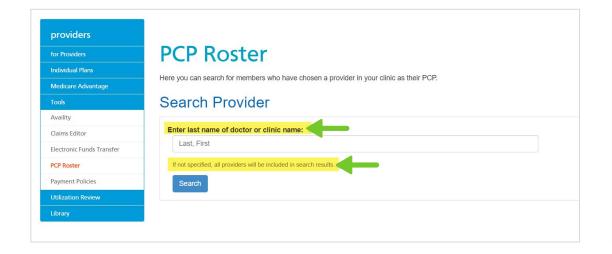
The PCP roster tool allows a provider to see a list of patients who selected them as their PCP or were offered to them. A provider can search by TIN, provider, or clinic. The provider can download the roster to see all the information they need to know about their patients.

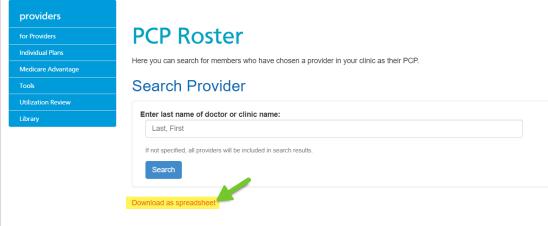
Sign in to Availity. In the Availity menu bar, click Payer Spaces and then click on the Premera Blue Cross HMO logo. Click on the Resources tab and scroll down to the primary care provider (PCP) roster link to access the tool.



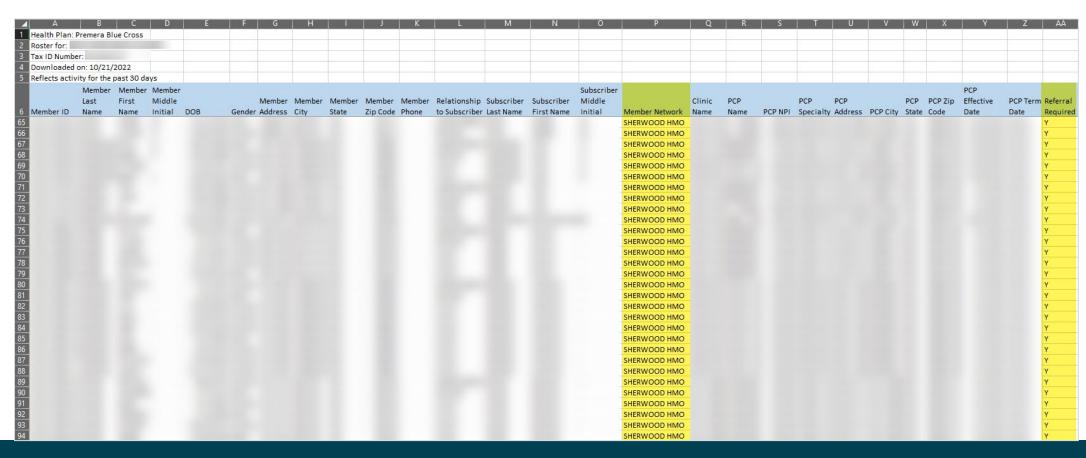


Provider online PCP roster tool





Provider online PCP roster tool display

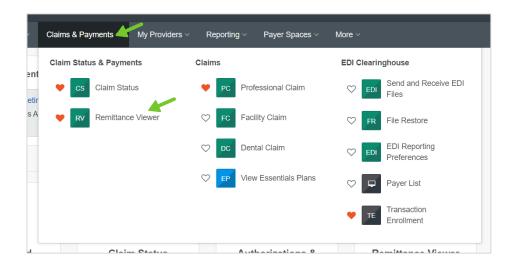


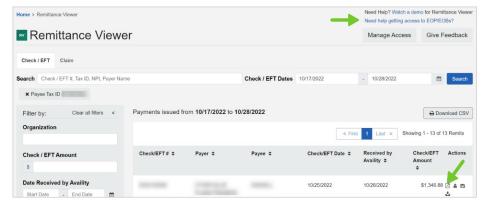
Remittance and explanation of payments (EOP)

Premera Blue Cross HMO submits checks and EOPs to Availity. In order to see submitted information, a check needs to be validated for Premera business and be dated within the last 30 days. Only then can the check information and EOPs be made visible.

EOPs can be accessed through **Remittance Viewer**, which uses multiple data search points including claim number, check/EFT number, tax ID, NPI, member ID, patient control number, and payer name. <u>View how to find EOPs</u>.

Note: If searching by check/EFT number, use a payment reference number when registered for electronic funds transfer. Otherwise, search using the check number.





Electronic funds transfer for enrollment or cancellation

If a provider is already enrolled in electronic funds transfer (EFT) with Premera Blue Cross plans, **no action is needed to re-enroll through Availity.** Premera still processes Availity transactions for EFT requests. However, if you're a **new** provider to EFT, you must enroll for EFT using Availity's Transaction Enrollment Tool.

Note: Use Premera and Affiliates as a Health Plan payer.

Watch this how-to demo or view an EFT enrollment help topic.

Sign in to Availity or register and get training.

View our Availity provider FAQ for more details.

Policies

Policies

Medical management and forms

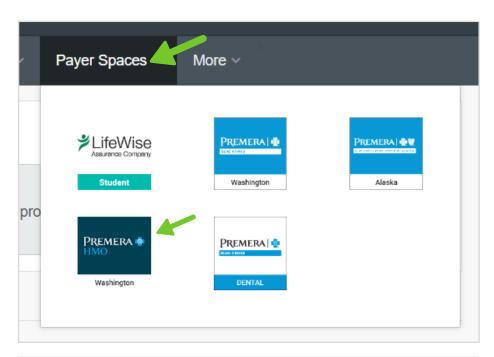
There are a variety of forms available including those pertaining to:

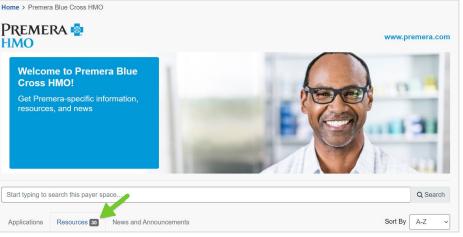
- Appeals
- Claims and billing
- Care management and prior authorization
- Credentialing and provider updates

Providers can access the Premera HMO forms through the Availity **Premera Blue Cross HMO Payer Space under Resources.**

Forms

Provider | Provider | Premera Blue Cross





Policies

HMO medical and payment policies

Providers can access the Premera HMO medical and payment policies through the Availity **Premera Blue Cross HMO Payer Space** under **Resources**.

Medical policies:

https://www.premera.com/wa/provider/reference/medical-policies/

Payment policies:

https://www.premera.com/wa/provider/reference/payment-policies/

HMO contact information

Contact information for Premera

HMO customer service number for providers (includes clinical review): 844-PBC-HMO1 or 844-722-4661

HMO customer service email: hmoplusprovidersupport@premera.com

Customer service number (non-HMO): 877-342-5258, option 2

Case management: 888-742-1479 Monday - Friday 8:00 a.m. to 7:00 p.m. and Saturday 9:00 a.m. to 1:00 p.m. Pacific Time

AIM: 866-666-0776

Pharmacy services: 888-261-1756

Resource/training materials for Premera HMO

Additional training materials, resources, and provider news are available on the Availity secure provider website.

- Availity training is available through Help & Training | Get Trained located in the upper right-hand top of the Availity Home page.
- Resources are available on the Premera Blue Cross HMO Payer Space under the Resources tab.
 - Premera Learning Center
- Premera provider news is sent to those who have signed up for email notifications. This is available
 on the Premera Blue Cross HMO Payer Space under the News and Announcements tab.

To access **Premera Blue Cross HMO resources for providers**, see the website for more information.