

Premera Blue Cross HMO Core Plus



Personalized, affordable healthcare for Washington employers.

The HMO is a great option for employers who meet the following criteria:

- Their employees live or work in the HMO service area
- They want predictable and effective ways to manage healthcare costs over time
- They desire competitive benefits that meet the needs of all employees and their families

Take care of Premera Blue Cross HMO members with the following perks:

- Low copays for primary care, behavioral healthcare, and prescription drugs
- Opportunities to spend less on prescription drugs with Rx Savings Solutions
- Dedicated customer service agents, care managers, and clinical pharmacists who coordinate care and anticipate member needs
- Enhanced digital tools that help members manage their HMO plan, including changing their primary care provider and tracking referrals and prior authorizations
- Covered for urgent and emergency care while traveling out of network

Save an average of

15%

on premiums compared to PPO plans.

Benefit from a

growing
network

within Washington.

Enjoy improved overall health with

whole-person
care.

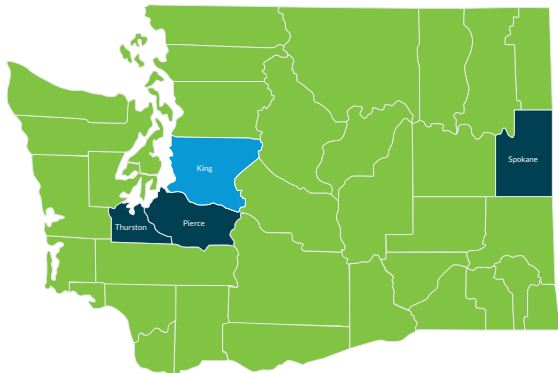


Interested to find out more?

Visit <https://hmo.premera.com/employer>
and reach out to your Premera
representative or producer.

Savings calculations are based on a similar plan design.
Rx Savings Solutions is an independent company that provides prescription discount services on behalf of Premera Blue Cross HMO.

PREMERA 
HMO



The Sherwood HMO network is growing!

Beginning January 1, 2024, employers can offer the HMO to employees who live or work in King County—in addition to Pierce, Thurston, and Spokane counties.

The Sherwood HMO network also includes access to all 17 Kinwell clinics across the state.

Contact a Premera Blue Cross HMO sales representative to find out more.

“They are really easy to work with, and when I call for help, **someone is always there to answer.**”
– Premera Blue Cross HMO member feedback

Commonly asked questions

Who is eligible to offer the Premera Blue Cross HMO?

Currently, employers that have 51 or more employees as well as 5 or more employees who live or work in the HMO service area can offer the HMO. The 2023 HMO service area includes Pierce, Thurston, and Spokane counties. For the 2024 plan year, both small (1-50) and large employers (51+) with employees who live or work in the HMO service area can offer the HMO. In 2024, King County will be added to the service area with new provider systems joining the plan.*

What is unique about Premera Blue Cross HMO compared to competitors?

The HMO was built from the ground up to deliver healthcare in the simplest way possible for members. We closely partner with local, high-value providers who share the same commitment to high-quality care as we do. And we do all of this at a lower cost than traditional PPO or EPO plans.

What is different for members with an HMO plan compared to PPO or EPO plans?

There are a few key differences with Premera Blue Cross HMO:

1. Specially trained customer service agents who work across operations, pharmacy, and care management 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.
2. A **primary care provider (PCP)** is assigned to each HMO member. PCPs are responsible for coordinating the member's care, including submitting a **referral** if the member needs to see a specialist.
3. There are limited out-of-network benefits for the HMO product, except for emergency and urgent care while traveling.