

## Frequently Asked Questions

### **Q: Is Providence Health Plan an HMO?**

A: No. You can choose to see a provider who is in our network and use in-plan benefits or a provider who is out of our network and use your out-of-plan benefits. It's up to you. There is a deductible and coinsurance for out-of-plan services. Note that alternative care benefits are in-plan only.

You will find that the in-plan benefits on our OEBB plans have a low copay with no deductible. Most benefits are covered in full after a flat copay as opposed to having to pay a percentage (coinsurance) for services.

Please check your benefit summary for specific details.

### **Q: Do I need to select a Primary Care Physician (PCP)?**

A: Providence does not require that you establish a PCP, though we make it affordable to visit your doctor by keeping in-plan visit copays \$5, \$10 or \$25 depending on the plan option selected.

### **Q: Do I have to get a referral to see a specialist?**

A: You are free to see a specialist without a referral.

### **Q: Does Providence Health Plan have a state-wide network?**

A: Yes. Providence has a state-wide network of over 10,000 physicians and we contract with most of the hospitals in Oregon. Check our online directory at [www.providence.org/OEBB](http://www.providence.org/OEBB) or call customer service to help you find a doctor.

### **Q: Does Providence Health Plan have providers outside of Oregon?**

A: Yes. Providence has a national provider network in all states. This means early retirees or dependents living out-of-area have access to thousands of providers and benefits are paid in-plan when you seek care from one of our national network providers. For those in eastern Oregon, we provide in-plan access to St. Luke's and their employed physicians in Idaho.

### **Q: How do I find the national provider directory?**

A: You can access our provider directory from the Providence Web site at [www.providence.org/OEBB](http://www.providence.org/OEBB). Enter the ZIP code for the area you would like to search. You will be redirected to a provider directory for that ZIP code. You will need to re-enter your search request in the national directory. Or call our customer service.

**Q: There is not a Providence facility in my community. Does this mean I cannot choose Providence Health Plan?**

A: Providence Health & Services owns Providence Health Plans as well as many hospitals and clinics in the Pacific Northwest. While we are unique in the fact that we own hospitals and clinics, we also contract with many other providers. For example, we own Providence Milwaukie Hospital, but we also contract with St. Elizabeth Hospital in Baker City. So a member is free to choose whichever facility meets their needs. The Providence network is much larger than just the Providence-owned facilities.

**Q: Do I need to call my physician or Providence before going to the emergency room?**

A: No. If you believe your life is in danger, go to the nearest emergency room or call 911. Your emergency room copay is a flat \$100 whether you are at a hospital in-plan or out-of-plan. Urgent care copays are \$25 per visit. If you are not sure what to do, you may call your physician or our toll-free Providence RN advice line, at 1-800-780-0481 for assistance. Providence RN is staffed by emergency room-certified nurses 24 hours a day. They can assist you or direct you at any time, day or night, to the closest emergency room or urgent care center and send a follow up report to your physician.

**Q: Am I covered while traveling outside the United States?**

A: Yes. For emergency or urgent situations, you are covered just like you are when you are traveling in the United States. You may seek care at the nearest provider. Providence will reimburse at the current exchange rate based on the date you received the service.

**Q: Does Providence Health Plan contract with Legacy Health System and OHSU in Portland?**

A: Providence does not contract with Legacy Hospitals with the exception of some specialized services at Legacy Emanuel. The same applies to Oregon Health Sciences University. These are the Metro area trauma facilities. Trauma services are considered in-plan services as well as some other specialty services that can't be provided elsewhere. If your provider feels you require other services at these facilities that can't be provided elsewhere, they can submit for prior authorization to have services paid in-plan. You are free to seek elective services at any non-contracted hospital by using your out-of-network benefit, subject to deductible and coinsurance.

**Q: What does UCR mean?**

A: Out-of-plan charges are paid using what is considered Usual, Customary and Reasonable (UCR) rates. All providers use a universal set of billing codes. Providence subscribes to a national service that compiles UCR rates for these billing codes for every ZIP code in the United States. For example, if you seek services from a non-participating physician and they bill us \$100 for a specific service, but the UCR for that service in that ZIP code is \$80, you may be responsible for the difference between the billed charge and the UCR, or \$20. UCR does not apply to participating providers because they have agreed to our contracted reimbursement rates.

**Q: Do you only cover specific prescription drugs?**

A: Providence does maintain a formulary (drug list) that is published on our Web site under the Pharmacy Resources section. This is a very extensive list of drugs that cover virtually every disease category. There are many generic drugs and brand drugs available. If your physician feels that a specific drug is best for you but that drug is not on the formulary, they can call our pharmacy team to request it be covered if it meets medical criteria.

**Q: Am I able to get my prescriptions from any pharmacy?**

A: Providence does require you to use a contracted pharmacy but we contract with virtually every retail chain and many independent pharmacies. Check the online directory for a pharmacy near you at [www/providence.org/OEBB](http://www/providence.org/OEBB). You may access any of the national contracted chain pharmacies anywhere in the United States. If you need to fill a prescription while in Texas for example, simply look for a chain pharmacy such as Walgreens or Rite Aid and present your member ID card.

**Q: Does Providence have mail order pharmacy services?**

A: Yes. Providence contracts with three vendors for mail order that you can choose from. These are Well Partner (Portland based), Walgreens, and Postal Prescription Services (PPS). Our OEBB Pharmacy 1 plan offers a 90-day supply of maintenance drugs for two copays. We also offer you the additional benefit of accessing that mail order benefit at preferred retail vendors that have agreed to match our mail order rates. These include Walgreens, Fred Meyer, Costco, QFC, Safeway and Yoke's.

**Q: If I am healthy, why should I choose Providence Health Plan?**

A. Stay healthy and meet your fitness goals with access to WebMD online health trackers, symptom checkers and a free motivational action plan. Enjoy discounts on gym memberships, running shoes and Pilates classes with our LifeBalance program. Choose one of our clinics offering e-visits and electronic medical records. And if something does go wrong, you have the freedom to see any specialist you choose with in-plan and out-of-plan benefits. Our care managers will be there to help you recover. That's why Providence Health Plan is rated best in the nation\* at keeping you well.

\*Tie for best in nation with Harvard Pilgrim Health in member wellness seven years running, as judged by the Disease Management Purchasing Consortium International.