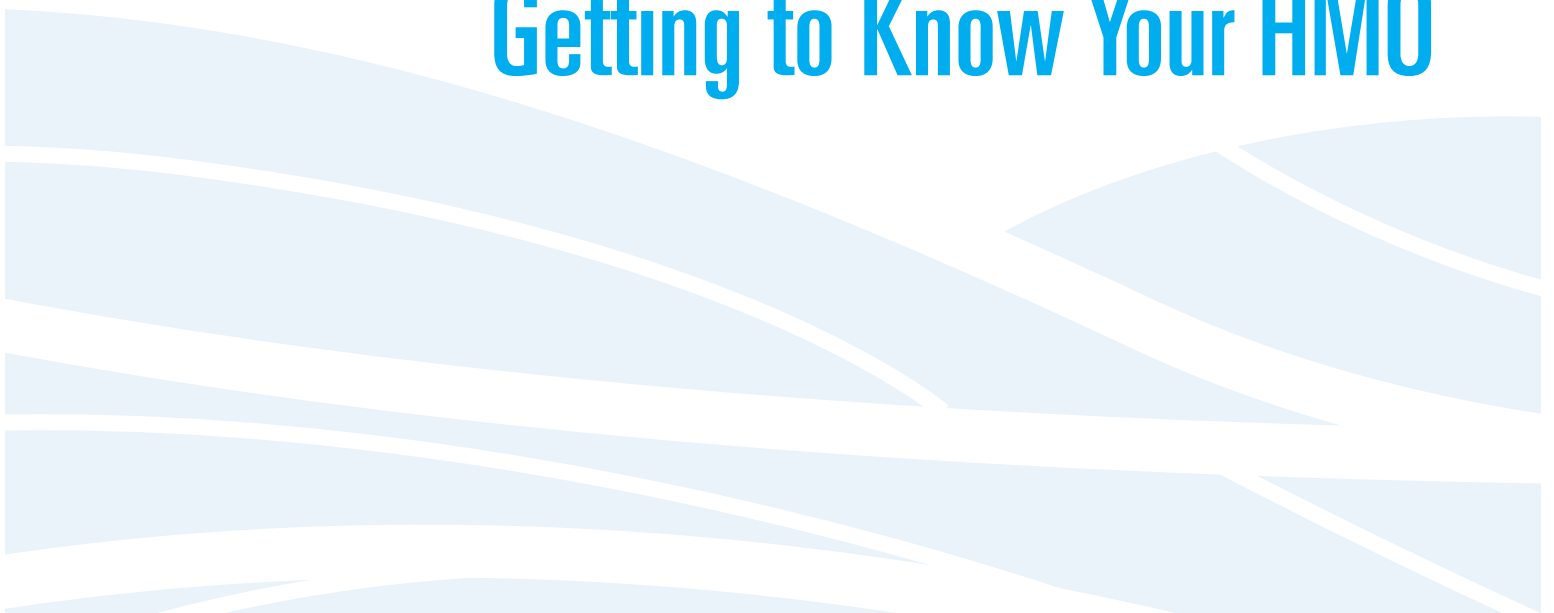




Getting to Know Your HMO



Partners in Health

Thank you for choosing HMSA. Your health is important to us. That's why we're with you during every step of your well-being journey.

This brochure gives you a general overview of your HMO plan. There's a lot to know about your health plan and we want you to stay on the right path.

Just remember, when you need more information, we're here for you. You can call us, visit us at one of our neighborhood centers or offices, or go online at hmsa.com. Find out how to reach us on the back of this brochure.

Things to Know About Your HMO

- **You must choose a health center and a primary care provider (PCP).**

Your PCP and health center will be home base for all of your medical care.

- **Always carry your HMSA membership card.**

Present it each time you receive services, whether you're visiting your doctor or filling a prescription.

- **If you need a specialist, your PCP will refer you to one.**

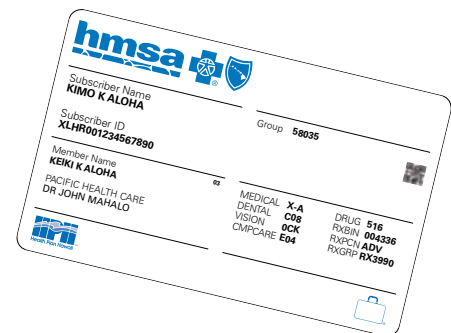
Your PCP will determine your condition and refer you to an appropriate specialty physician or facility, if necessary.

- **If you travel outside of Hawaii, you can receive urgent medical care. For non-urgent medical care, contact your PCP.**

Benefits are available through the BlueCard program.

- **If you live out of state part time, you could receive medical care.**

Benefits are available through the Guest Membership program.



PCPs and Your HMO



What's a PCP?

PCP stands for primary care provider. A PCP is a doctor or other health care provider who treats you for common illnesses, manages your preventive care and well-being, and refers you to a specialist when necessary. You'll see your PCP for anything from a common cold to an uncommon condition. Your PCP will always be your first point of contact for your medical care.

Why get a PCP?

In an HMO, a PCP coordinates all of your health care needs. Having a PCP is a great way to build a trusting relationship with a doctor. Maintaining that relationship helps ensure that you're getting the best care possible.

Who can be my PCP?

Your PCP can be from the fields of internal medicine, family practice, general practice, obstetrics/gynecology, or pediatrics. Your PCP can be a physician or another kind of health care provider, like an advanced practice registered nurse.

Where can I find a PCP?

Visit hmsa.com to find a doctor or health center in your network. If you prefer, call us at 948-6372 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands. We'll be happy to help you with your search.

Want to change your PCP?

If you want to change your PCP, make sure your new PCP is accepting new patients and then call 948-6372 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands to let us know.

You can also mail a request to:

Health Plan Hawaii
Customer Relations
HMSA
P.O. Box 860
Honolulu, HI 96808-0860



Quick Tip: You should choose from among the health centers available in your area. Each health center consists of PCPs and may also include specialists. You should also choose a PCP who belongs to the health center you selected to coordinate your medical care.

When You Need a Specialist

Before seeing a specialist, we recommend that you check with your PCP first. If your PCP feels you should see a specialist, your PCP will refer you. You also have the option of going directly to a specialist in your health center without a referral from your PCP. If you see a specialist outside of your health center without a referral, you may need to pay the entire amount.

How referrals work:

- First, your PCP will look for a physician or facility in your designated health center to treat you.
- If a specialty physician or facility isn't available in your health center, your PCP will refer you to an HMSA participating physician or facility.
- If an HMSA participating physician or facility isn't available, your PCP could get an **administrative review** from HMSA to refer you to a nonparticipating provider.
- When you go to a specialty physician's office or a facility, present your HMSA membership card and inform them that your PCP referred you to them.

You don't need a referral for the following:

- **Emergencies.** If you have a medical emergency that's life-threatening, call 911 or go to the nearest emergency room. Contact your PCP within 48 hours after receiving emergency services in case follow-up treatment is needed.
- **Urgent care.** If you have a condition that requires medical attention and you're not able to receive timely treatment from your PCP, you may also seek care from an HMSA-recognized urgent care center. To find names and addresses of nearby providers, visit BCBS.com or call 1 (800) 810-BLUE (2583) toll-free. Contact your PCP within 48 hours after receiving urgent care services in case follow-up treatment is needed.
- **Mental health.** If you need counseling for mental health or substance abuse, you may see any HMSA participating mental health specialist listed in the Health Plan Hawaii directory.
- **Vision exams.** You must use an ophthalmologist or optometrist from a participating vision provider listed in the HMO Vision Network.



More on Administrative Review

Administrative review is an approval process for HMO members. It's required for services to be covered when a provider is out of state or doesn't participate with HMSA. In rare circumstances, your PCP may need to refer you to an HMSA nonparticipating or out-of-state doctor or facility. This would happen only if a provider with the specialty designation and clinical expertise required to treat your condition is unavailable in the HMSA network of participating providers.

Your PCP must request an administrative review from HMSA before you receive services from an HMSA nonparticipating or out-of-state physician or facility. If your PCP doesn't get approval before you receive services, you're responsible for the total cost.

Traveling Abroad

What you need to know about urgent and non-urgent care when traveling outside of Hawaii.



For emergency and urgent care services outside of Hawaii, benefits are available through the BlueCard program.

- Carry your current HMSA membership card for easy reference and access to service.
- Go to the nearest emergency facility if you have a medical emergency.
- Visit the BlueCard Doctor and Hospital Finder website (BCBS.com) or call BlueCard Access at 1 (800) 810 BLUE (2583) toll-free to find names and addresses of nearby providers.
- Present your membership card when you arrive at the participating BlueCard provider. You'll be responsible for copayments for covered services.

***Quick Tip:** Contact your PCP as soon as possible after receiving services so that your PCP can update your records and coordinate any additional care you might need.*

For non-emergency and non-urgent care services outside of Hawaii:

- Contact your PCP to make arrangements for your care.
- Your PCP will submit an administrative review request to HMSA for authorization before you receive services.

***Quick Tip:** Refrain from receiving services prior to authorization. Otherwise, you'll be responsible for the cost of the medical services.*

Guest Membership

If you're on the U.S. Mainland for more than 90 days, benefits may be available through the Guest Membership program. This program is ideal if you're a long-term traveler, are on an extended work assignment in another city, or if you have dependents going to school or living on the Mainland.

Just prearrange care in the new service area through us and we'll let you know which HMO host plans will be available to you:

- To enroll in the Guest Membership program, call the HPH Away from Home Care coordinator before you leave your plan service area. For a list of phone numbers by island, see the back cover of your *Guide to Benefits* (available through My Account on hmsa.com).
- The coordinator will see if an HMO host plan is available in the area you'll be visiting and will get you started on the enrollment process.
- Once the HMO host plan processes your enrollment form, you'll be a guest member of the HMO host plan while you're living in their service area.
- As a guest member, you're eligible for benefits offered by the HMO host plan and must follow the provisions of that plan. Your HPH plan benefits won't apply until you return to your HPH service area.
- An Away from Home Care coordinator of the HMO host plan can help you find a PCP and give you a description of the host plan's benefits.

Quick Tip: *Guest Membership privileges are available for up to 180 days. If you're away from Hawaii more than 180 days, you may renew your Guest Membership privileges for up to six months. For dependents, Guest Membership privileges must be renewed annually.*

We've Got Answers

We hope this brochure gives you a basic understanding of your HMO plan. There's much more to know and we want you to have all the information you need to make the right choices about your health care. Learn more about your plan online or let us answer your questions on the phone or in person.

Log on to My Account on hmsa.com to view your Health Plan Hawaii *Guide to Benefits*, which is a comprehensive description of your plan. It includes important information about your plan benefits, limitations, and exclusions.

Browse our Member Tools & Resources at hmsa.com/guide, a great way to get the most out of your plan. Find a doctor, get started on My Account, or explore your many benefits, including HMSA's Online Care and HMSA365 discounts.

Call us at 948-6372 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands and U.S. Mainland, Monday through Friday, 8 a.m. to 5 p.m.



Visit us

HMSA Centers

Convenient evening and Saturday hours.

HMSA Center @ Honolulu

818 Keeaumoku St.

Monday - Friday: 8 a.m. - 6 p.m.

Saturday: 9 a.m. - 2 p.m.

HMSA Center @ Pearl City

Pearl City Gateway

1132 Kuala St., Suite 400

Monday - Friday: 9 a.m. - 7 p.m.

Saturday: 9 a.m. - 2 p.m.

HMSA Center @ Hilo

Waiakea Center

303A E. Makaala St.

Monday - Friday: 9 a.m. - 7 p.m.

Saturday: 9 a.m. - 2 p.m.

Offices

Visit your nearest HMSA office
Monday through Friday, 8 a.m. – 4 p.m.

Kailua-Kona, Hawaii Island

75-1029 Henry St., Suite 301

Kahului, Maui

33 Lono Ave., Suite 350

Lihue, Kauai

4366 Kukui Grove St., Suite 103

Phone

HMSA representatives are
available from 8 a.m. to 5 p.m.,
Monday through Friday

Oahu

948-6372

Neighbor Islands & U.S. Mainland

1 (800) 776 4672

Mahalo for choosing HMSA!

HMSA's mission is to provide the people of Hawaii access to a sustainable, quality health care system that improves the overall health and well-being of our state.