

# ELMCARE PHYSICIANS & ELMHURST MEMORIAL HOSPITAL CONTRACTED MANAGED CARE PLANS

C A P I T A T E D H M O P L A N S		
<b>Blue Advantage HMO</b> <b>Elm Mem Hosp Employee EPO Plan (Aetna)</b> <b>HMO Illinois</b> <b>Humana HMO</b>	Precertifications Referral Authorizations Claim Issues Eligibility Verification Capitation  Plans Managed by NAMM	<b>HMO Products</b> Members must choose a PCP. PCP is the Gatekeeper and directs all care. Referral is needed for services outside the PCP office. Utilization Review required on all Inpatient stay, some outpatient services, and for non-emergent hospital care. No benefits if member goes out-of network. PCPs and some Specialists are paid capitation.

N O N - C A P I T A T E D H M O P L A N S		
<b>Plans</b> <b>Cigna HMO/POS</b> <b>Aetna HMO/Elect Choice EPO/Aetna Select</b>	In-netw referrals may be written; must be noted in PCP and Spec Charts <b>Out-of-network referrals must be arranged directly with Cigna</b>  <b>Non-Risk Products</b> Members designate PCP (name listed on ID Card) <b>No Referral Requirements: when services in EMHC or ELMCARE Network</b> Claims go directly to Aetna	

P O S P L A N S		
<b>Plans</b> <b>BC/BS BlueChoice</b> <b>Cigna / Great West Healthcare POS</b> <b>Humana National POS</b> <b>Coventry / Personal Care (7/10)</b> <b>First Health (7/10)</b>	<b>Contact the Health Plan directly for:</b> Precertifications/ Inpatient Review Referral Authorizations Claim Issues Eligibility Verification	<b>POS Products</b> All requirements of an HMO plus: member has the option to direct own care but benefits are reduced traditional insurance (deductible and coinsurance.) Also known as EPO-Exclusive Provider Organization. PCPs paid on a fee-for-service basis
<b>BC/BS BlueChoice Select</b>	Members may see any physician they choose but will receive a higher benefit if physician is in-network. Members do not need to choose a PCP and no referrals are necessary.	
<b>Aetna POS</b>	Members designate PCP (name listed on ID Card) <b>No Referral Requirements: when services in EMHC or ELMCARE Network</b>	

P P O P L A N S		
<b>Plans</b> <b>Aetna PPO</b> <b>Beech Street/Cappcare PPO</b> <b>*Blue Cross Blue Advantage PPO</b> <b>*BC/BS PPO</b> <b>Cigna PPO / Great West Healthcare</b> <b>Cofinity/PPOM</b> <b>HFN *</b> <b>Humana PPO</b> <b>Interplan Health Group (Preferred Plan)</b> <b>Multiplan</b> <b>NPPN (PlanCare America) PPO</b> <b>PHCS</b> <b>Preferred Network Access PPO</b> <b>Coventry / Personal Care (7/10)</b> <b>First Health (7/10)</b>	<b>Contact the Health Plan directly for:</b> Precertifications Eligibility Verification Claim Issues  * HFN Includes workers comp payable at the Illinois Fee Schedule	<b>PPO Products</b> No PCP or Gatekeeper. Members select provider from directory of participating providers. Higher benefit when members use in-network providers. Physician usually has no UR responsibility.
<b>Elmhurst Memorial Healthcare PPO</b>	<b>Aetna PPO - Administrator</b>	Member can use Aetna PPO Network, but benefits paid at a greater level if an ELMCARE provider is used.

\* Physicians contract independently with this plan.