

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		
Blue Advantage HMO		HMO Products Members must choose a PCP.
Elm Mem Hosp Employee EPO Plan (Aetna) HMO Illinois Humana HMO	Precertifications Referral Authorizations Claim Issues Eligibility Verification Capitation Plans Managed by NAMM	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		
Plans Cigna HMO/POS		In-netw referrals may be written; must be noted in PCP and Spec Charts Out-of-network referrals must be arranged directly with Cigna
Aetna HMO/Elect Choice EPO/Aetna Select ***IlliniCare Health Plan (8/15/11) *United Healthcare HMO		Non-Risk Products Members designate PCP (name listed on ID Card) No Referral Requirements: when services in EMHC or ELMCARE Network Claims go directly to Aetna

P O S P L A N S		
Plans BC/BS BlueChoice Cigna / Great West Healthcare POS Humana National POS ** Coventry (Personal Care) First Health		Contact the Health Plan directly for: Precertifications/ Inpatient Review Referral Authorizations Claim Issues Eligibility Verification POS Products 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
BC/BS BlueChoice Select		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.
Aetna POS *United Healthcare POS		Members designate PCP (name listed on ID Card) No Referral Requirements: when services in EMHC or ELMCARE Network

P P O P L A N S		
Plans Aetna PPO Beech Street/Cappcare PPO * Blue Cross Blue Advantage PPO * BC/BS PPO Cigna PPO / Great West Healthcare Cofinity/PPOM **Corvel (8/1/11) ** HFN Humana PPO Interplan Health Group (Preferred Plan) Multiplan NPPN (PlanCare America) PPO PHCS Preferred Network Access PPO Coventry / Personal Care (7/10) First Health (7/10) Three Rivers Provider Network (1/11) *United Healthcare PPO		Contact the Health Plan directly for: Precertifications Eligibility Verification Claim Issues PPO Products 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.
		* Physicians contract independently. ** Includes Workers Comp payable at discount from Illinois Fee Schedule *** Medicaid Managed Care Plan for Aged, Blind & Disabled. Physicians contract independently.
Elmhurst Memorial Healthcare PPO		Aetna PPO - Administrator Member can use Aetna PPO Network, but benefits paid at a greater level if an ELMCARE provider is used.

Please note the EMH United Healthcare Contract excludes the Core Product. Core members must be referred to a Core Participating Provider.

