

# 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 :		
Blue Advantage HMO Elmhurst Memorial Healthcare EPO HMO Illinois Humana HMO	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 :		
<b>Plans</b> Cigna HMO/POS Aetna HMO/Elect Choice EPO/Aetna Select	In-networks referrals may be written on a script and must be noted in both PCP & Specialist charts Out-of-network referrals must be arranged directly with Cigna  <b>Non-Risk Products</b> <b>Members designate PCP (name listed on ID Card)</b> <b>No Referral Requirements: when services in EMHC or ELMCARE Network</b> <b>Claims go directly to Aetna</b>	

P O S P L A N S :		
<b>Plans</b> BC/BS BlueChoice/BlueChoice Select Cigna Healthcare POS Humana National POS  Aetna POS Duchossois (Aetna POS II)	<b>Contact the Health Plan directly for:</b> Precertifications/ Inpatient Review Referral Authorizations Claim Issues Eligibility Verification  Members designate PCP (name listed on ID Card) No Referral Requirements: when services in EMHC or ELMCARE Network	<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

P P O P L A N S :		
<b>Plans</b> Aetna PPO Beech Street/Cappcare PPO BC/BS Blue Advantage PPO BC/BS PPO Cigna PPO Great-West Healthcare PPO (eff. 01/01/08) HFN PPO Humana PPO Interplan Health Group (Preferred Plan) Multiplan (Healthnetwork) National Provider Network PPO Preferred Network Access PPO  Elmhurst Memorial Healthcare PPO	<b>Contact the Health Plan directly for:</b> Precertifications Eligibility Verification Claim Issues  <b>Aetna PPO - Administrator</b>	<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.  No referrals required.  Member can use Aetna PPO Network, but benefits paid at a greater level if an ELMCARE provider is used.