



# Humana TotalCare Plan

## What is the TotalCare Plan?

- A Health Maintenance Organization (HMO) built exclusively around St. Elizabeth Healthcare and its affiliated health care providers
- Children's Hospital Medical Center is also included
- Uniquely connects employees with health care providers in St. Elizabeth's care system
- St. Elizabeth's award winning wellness network will be available to Total Care Plan participants

## What is an HMO?

"Health maintenance organization" means any person who undertakes to provide, directly or through arrangements with others, health care services to individuals enrolled with such an organization on a per capita or a predetermined, fixed prepayment basis. A health maintenance organization is authorized to provide all health care services.

- An HMO is a form of health insurance combining a range of coverages in a group basis. A group of doctors and other medical professionals offer care through the HMO for a flat monthly rate. However, only visits to professionals within the HMO network are covered by the policy. All visits, prescriptions and other care must be cleared by the HMO in order to be covered. A primary physician within the HMO handles referrals.
- With an HMO plan, you select a personal doctor, called a Primary Care Physician (PCP), who tends to the majority of your health needs and refers you to other in-network providers or specialists, if necessary.
- Physicians and hospitals contracted with the HMO are participating providers (par). Those not under contract are non-participating providers (non-par).
- Members select a PCP to provide basic medical services to coordinate managed care.
- Each HMO has a list of physicians who qualify to be PCPs (Family Practitioners, General Practitioners, Internists, and Pediatricians).
- If a member needs to see a specialist, the PCP must provide a referral.
- You must use a participating provider in order to receive in-network benefits (exception of emergencies).
- PCP selection is required. If PCP is not selected by the member, a PCP will be assigned based on your zip code.
- No referral is needed to see an OB/GYN and GYN.

## Is an HMO right for me?

- An HMO plan is a good choice for people who are willing to use certain providers in exchange for lower premiums / employee contributions.
- You work one on one with your doctor. Your PCP plays a valuable role by providing most services and referring you to a specialist, if needed. Your personal doctor keeps an eye on your total healthcare picture and is the point person anytime you have a health problem.
- An HMO is a closed panel network, so it is very cost effective for families. Check to make sure all your physicians are in the panel, as you cannot see them if they are not signed up with the HMO. If everyone is in, you are in a great place to choose the HMO!
- Your plan provides for preventive care. HMO includes coverage for preventive care like annual check-ups, flu shots, and screenings.