



# COMMERCIAL PRODUCTS

2024 Provider Resource Manual



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The product list contained in this document may not include all HealthPartners plans. However, it is a representative sampling intended to provide guidance for some of the most common products providers may encounter.



## Introduction

### **Definitions**

#### What is a plan?

A *plan* is a benefit structure designed to meet the needs of members or employer groups. Plan designs can vary in their structure and cost-sharing distribution as well as service coverage. Two example plan designs include a traditional copay plan, where a member pays a copay for services and an HSA qualified plan with a high deductible with coinsurance design. Plans may also have a tiered benefit design, may include, or exclude out of network coverage, and may be unique to each group.

#### What is a network?

**Networks** are comprised of contracted providers that a member may utilize for services. Member will receive plan benefits for those services, dependent upon the network design and the provider's placement in that network. Network designs vary and can be primary care clinic-based, tiered, open access or a combination of these. These networks can either be broad based or narrow/limited networks and can be custom designed for an employer group. A provider contracted with the health plan may not be included in all networks.

Because networks can be custom designed for individual employers (e.g., "ABC Employee Plan" listed on member's card), and can also be dynamic, it is imperative to verify each member's benefits and network participation prior to providing services.

#### What is a product?

A health plan *product* is the result of a combination of a unique plan design and network.

## Important updates for 2024

#### **Member ID Card Improvements**

HealthPartners member ID cards now list the HealthPartners Payer ID on the front of the card. This addition will help make it quicker and easier to verify member benefits.

#### **Expanded HealthPartners Cornerstone Sales Area**

The HealthPartners Cornerstone network is now being offered in Chippewa county.

#### **SmartCare Network Product Retirement**

The SmartCare Network product is no longer being offered.

#### Reduced Robin Select and Robin Oak Sales Area - Individual Market Only

The Robin Select and Robin Oak networks are no longer being offered in Calumet, Manitowoc and Marinette counties in the Individual market.



## Minnesota Product Types

## Primary care clinic-based products

### Primary Clinic and Primary Clinic Choice

Upon enrollment in these products, HealthPartners members select a contracted primary care clinic in their network from which they will receive services. Each family member covered by the plan will designate a primary care clinic, and it may be the same as, or different than, the policy holder's designation.

Once a member selects a primary care clinic, the network of providers from whom they can receive ancillary services is determined by the member's primary clinic. In other words, the primary care clinic/medical group designates which providers are in their network (also called panel) of specialty providers (this can also be referred to as a care system).

To receive their highest level of benefits for services received, members must utilize their primary care clinic's panel of specialty providers or obtain a referral from the primary care clinic for care outside of the care system. Not all contracted providers will be considered in-network for members with this product type.

The HealthPartners Primary Clinic product **does not** provide members with out-of-network benefits. The HealthPartners Primary Clinic <u>Choice</u> product **does** provide members with out-of-network benefits, but members will receive their best level of benefits when care is received from a network provider in the primary clinic's care system.

If a referral is required for services, the claim for those services will not process until the referral is received. Here are a few examples of HealthPartners primary clinic plan product types which may require referrals:

- HealthPartners Primary Clinic Copay Options IV SI
- HealthPartners Primary Clinic

Providers are encouraged to verify a member's insurance eligibility and benefits and determine if a referral is needed by contacting Member Services. Member Services contact information is available under Contact Us on the Provider Portal or by looking at the back of a HealthPartners member ID card. Eligibility may also be checked online via the Provider Portal at **healthpartners.com/provider**. After logging in, select Eligibility from the Applications drop down menu.

The preferred method for referral submission by a primary care clinic is online via the Provider Portal using the Referral Maintenance Application at **healthpartners.com/provider**. After logging in, select Referral Inquiry or Referral Maintenance to create, update, view, and retrieve/answer Referral Authorization Inquiries (RAIs). Additionally, a referral can be made by completing a *Provider Recommendation Form* (found online on the Provider Portal in the Claims Information manual and also in the "Forms for Providers" section) and faxing or mailing this form to the Claims department.



#### Importance of Primary Care Clinics responding to all RAIs

A RAI is generated and sent to a member's primary care clinic when a member receives services outside of the member's care system/network. To process claims, primary care clinics need to respond to these RAIs even if the care was not referred by the primary care clinic. RAI notifications are sent to primary care providers via the Provider Portal. There is no indicator on the Provider Portal that a RAI has been sent after logging on, so it is important for clinic personnel responsible for entering referrals to check work queues regularly to view and respond to RAIs.

#### Insurance card identifies a Primary Care Clinic-based plan member

#### Primary clinic plan insurance card examples

(The name of a primary care clinic will be listed under PCP Code PCP or Network at bottom of card to the right of the word 'Medical.')

#### **Primary Clinic Plan**

(Actual benefits and Member Services contact numbers may vary)





#### **Primary Clinic Copay Options IV SI**

(Actual benefits and Member Services contact numbers may vary)

Note the Minnesota State Employee Group Insurance Program (SEGIP) logo in the upper right corner.







#### **Primary Clinic Copay Options IV SI (PEIP)**

(Actual benefits and Member Services contact numbers may vary)

Note the Public Employees Insurance Program (PEIP) logo in the upper right corner.





## Open access products

Open access products allow members to receive benefits for covered services received from any provider in their plan's designated open access network. Not all contracted providers are included in all open access networks; as such, providers are encouraged to contact Member Services to verify a member's benefits and eligibility as well as the provider's status in that plan's network.

## **Broad access products**

#### **Open Access**

The Open Access network allows members to visit more than 1 million network providers and 6,000 network hospitals in the United States as part of HealthPartners National Network which includes its strategic alliance partner, Cigna.

Members can access any primary or specialty care provider within the Open Access network without a referral. Additionally, members are **not** required to designate a primary care clinic.

#### Open Access insurance card example

(Actual benefits and Member Services contact numbers may vary)







#### **Distinctions**

The **Distinctions** product utilizes an open access network design where providers are assigned to one of two or three benefit tiers. Provider tier placement is reviewed annually and is based on cost and quality measures, with lower cost, high quality providers receiving priority tier placement. Member liability for covered services will vary depending on the rendering provider's tier placement.

Members enrolled in a Distinctions product are not required to designate a primary care clinic and do not need referrals to see an in-network specialist. Providers are encouraged to contact Member Services to verify a member's benefits and eligibility as well as the provider's status in the Distinctions network.

#### Distinctions insurance card example

(Actual benefits and Member Services contact numbers may vary)





#### Perform

#### Perform and Small Group Perform networks

The Perform network allows members to visit more than 1 million network providers and 6,000 network hospitals in the United States as part of HealthPartners National Network which includes its strategic alliance partner, Cigna.

- This network does **not** include in-network access to:
  - Mayo Clinic
  - Mayo Clinic Health System
  - St. Mary's Hospital
  - Rochester Methodist Hospital
- In addition to the above, the Small Group Perform network does not include in-network access to:
  - Gundersen Lutheran
  - Hazelden Betty Ford Foundation
- Members will be able to access the above-mentioned locations, however out-of-network benefits may apply to those services.
- Members are not required to designate a primary care clinic and do not need referrals to see an in-network specialist.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Perform network.



#### Perform insurance card example

(Actual benefits and Member Services contact number may vary)





#### **Small Group Perform insurance card example**

(Actual benefits and Member Services contact numbers may vary)





#### CentraChoice ACO

#### CentraChoice Large Employer (LE) network

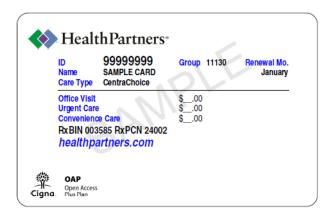
The CentraChoice Large Employer product has a tiered network that is focused on the CentraCare Health System. When members receive services from the CentraCare Health System or the St. Cloud Medical Group, their Tier 1 best benefit will apply. All other network providers, including those in the national network, are accessible to the member as a Tier 2 network of providers, and the member will pay a higher copay or coinsurance amount for services received by those providers.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the CentraChoice Large Employer ACO network.



#### CentraChoice Large Employer insurance card example

(Actual benefits and Member Services contact numbers may vary)





### CentraChoice Small Employer (SE) Network

The CentraChoice Small Employer product has a focused network; not all contracted providers are included in this network. For the Small Employer product, providers are either in or out of network.

- Members have in-network access to CentraCare Health System, HealthPartners, and Park Nicollet clinics along with a selection of other referral partners for the CentraCare Health System.
- Members are not required to designate a primary care clinic and do not need referrals to see an in-network specialist.
- This product and network is available in the following counties: Benton, Douglas, Kandiyohi, Morrison, Sherburne, Stearns, Todd, Wadena, and Wright.
- **Exclusions:** This network does **not** include in-network access to the following care groups:
  - Allina Health
  - M Health Fairview
  - University of MN Physicians
  - o University of Minnesota Health Clinics and Surgery Center, Inc.
  - Mayo Clinic and Mayo Clinic Health System
- Members will be able to access the above-mentioned care groups, however out-of-network benefits may apply to those services.
- **Exceptions:** Although part of the excluded care groups, the locations specified below are exceptions and **do** participate in the CentraChoice Small Employer network.
  - Allina Health exceptions:
    - Abbott Northwestern Hospital
    - St. Francis Regional Medical Center
    - Buffalo Hospital
    - Allina Health Clinic Buffalo
    - Allina Health St. Michael Clinic
    - And select other Allina Health locations
  - M Health Fairview exceptions:
    - M Health Fairview Southdale Hospital
    - M Health Fairview Ridges Hospital
    - M Health Fairview St. John's Hospital
    - M Health Fairview Woodwinds Hospital
    - M Health Fairview St Joseph's Behavioral Health
    - And select other M Health Fairview locations



Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the CentraChoice Small Employer ACO network.

#### CentraChoice Small Employer insurance card example

(Actual benefits and Member Services contact numbers may vary)





#### Cornerstone

The Cornerstone network features the Avera Health care system. Additionally, members have access to more than 1 million network providers and 6,000 network hospitals in the United States as part of HealthPartners National Network which includes its strategic alliance partner, Cigna.

- Cornerstone is available in the following counties: Chippewa, Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Rock, and Yellow Medicine
- This network does not include in-network access to:
  - Sanford Health (with the exception of Sanford Pharmacies)
  - Orthopedic Institutes (all locations)
  - Mayo Clinic
  - Mayo Clinic Health System
  - St. Mary's Hospital
  - Rochester Methodist Hospital
- Members will be able to access the above-mentioned locations, however out-of-network benefits may apply to those services.
- Members are not required to designate a primary care clinic and do not need referrals to see an in-network specialist.

#### Cornerstone insurance card example

(Actual benefits and Member Services contact numbers may vary)







#### Limited access networks

#### **Achieve**<sup>SM</sup>

The Achieve network is a high-performance open access network comprised of HealthPartners and Park Nicollet providers, as well as other select providers.

- The Achieve network providers were selected based upon proven performance around quality patient care, patient satisfaction and lower cost of care.
- Members are not required to designate a primary care clinic and do not need referrals to see an in-network specialist.
- This product and network is available in the following counties: Anoka, Carver, Dakota, Hennepin, McLeod, Ramsey, Scott, Sherburne, Washington and Wright.
- Exclusions: This network does not include in-network access to the following care groups:
  - Allina Health
  - M Health Fairview
  - University of MN Physicians
  - o University of Minnesota Health Clinics and Surgery Center, Inc.
  - Mayo Clinic Health System
- Members will be able to access the above-mentioned care groups, however **out-of-network** benefits may apply to those services.
- Exceptions:
  - Although part of the excluded care groups, the locations specified below are exceptions and do participate in the Achieve network.
    - Allina Health exceptions:
      - Abbott Northwestern Hospital
      - St. Francis Regional Medical Center
      - Buffalo Hospital
      - Allina Health Clinic Buffalo
      - Allina Health St. Michael Clinic
      - And select other Allina Health locations
    - M Health Fairview exceptions:
      - M Health Fairview Southdale Hospital
      - M Health Fairview Ridges Hospital
      - M Health Fairview St. John's Hospital
      - M Health Fairview Woodwinds Hospital
      - M Health Fairview St Joseph's Behavioral Health
      - And select other M Health Fairview locations
  - For Small Employer Plans only, providers in St. Cloud are excluded from the Achieve network.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Achieve network.



### Achieve<sup>SM</sup> Network for large employers insurance card example

(Actual benefits and Member Services contact numbers may vary)





## Achieve<sup>SM</sup> Network for small employers insurance card example

(Actual benefits and Member Services contact numbers may vary)





#### Peak

HealthPartners Peak product is offered to the individual market. This network is a smaller open access network; not all contracted providers are included in this network.

- The Peak network is a smaller network composed of HealthPartners and Park Nicollet family of care clinics and hospitals.
- Members are not required to designate a primary care clinic and do not need referrals to see an in-network specialist.
- This product and network is marketed in the following counties: Anoka, Carver, Dakota, Hennepin, McLeod, Ramsey, Scott, Benton, Stearns, Sherburne, Wright, and Washington.
- Exclusions: This network does not include in-network access to the following care groups:
  - Allina Health
  - M Health Fairview
  - University of MN Physicians
  - University of Minnesota Health Clinics and Surgery Center, Inc.
  - Mayo Clinic Health System



- Members will be able to access the above-mentioned care groups, however out-of-network benefits may apply to those services.
- Exceptions:
  - Although part of the excluded care groups, the locations specified below are exceptions and **do** participate in the Peak network.
    - Allina Health exceptions:
      - Abbott Northwestern Hospital
      - St. Francis Regional Medical Center
      - Buffalo Hospital
      - Allina Health Clinic Buffalo
      - Allina Health St. Michael Clinic
      - And select other Allina Health locations
    - M Health Fairview exceptions:
      - M Health Fairview Southdale Hospital
      - M Health Fairview Ridges Hospital
      - M Health Fairview St. John's Hospital
      - M Health Fairview Woodwinds Hospital
      - M Health Fairview St Joseph's Behavioral Health
      - And select other M Health Fairview locations

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Peak network.

#### Peak insurance card example

(Actual benefits and Member Services contact numbers may vary)





#### **Apex**

The HealthPartners Apex plan is available on the individual market, to those living in West/Central Minnesota as well as the greater Twin Cities Metro area. It is available in the following counties: Anoka, Becker, Benton, Big Stone, Brown, Carlton, Carver, Chippewa, Chisago, Clay, Cottonwood, Crow Wing, Dakota, Douglas, Grant, Hennepin, Isanti, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Morrison, Murray, Nobles, Otter Tail, Pipestone, Pope, Ramsey, Redwood, Renville, Rock, Scott, Sherburne, Sibley, St. Louis, Stearns, Stevens, Swift, Todd, Traverse, Washington, Wilkin, Wright, and Yellow Medicine.



The Apex network provides members with access to these large care systems:

- HealthPartners and Park Nicollet family of care clinics and hospitals
- Sanford Health
- Avera Health
- Essentia Health
- Allina Health
- CentraCare Health System
- M Health Fairview
- University of MN Physicians

This network does **not** include in-network access to:

- Mayo Clinic and Mayo Clinic Health System
- Gundersen Health System
- Olmsted Medical Center
- Winona Health
- Altru Health System
- St. Luke's Hospital (hospital and clinics)
- Cuyuna Regional Medical Center
- Other care systems outside of the service area

Members are not required to designate a primary care clinic and do not need referrals to see an innetwork specialist. Benefits are not provided for services received from out of network providers.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the HealthPartners Apex network.

#### Apex insurance card example

(Actual benefits and Member Services contact numbers may vary)







#### Select ACO

The HealthPartners Select ACO is a high-performance, narrow network offering that includes only the HealthPartners and Park Nicollet family of clinics and hospitals and a small subset of referral partners.

The Select Network products are available in the Twin Cities metro area.

Members have access to all HealthPartners and Park Nicollet family of care clinics and hospitals, as well as:

- Children's Minnesota pediatric specialty care providers
- Virtuwell<sup>tm</sup>
- Other select referral partners
- The Far from home network, providing in-network coverage for travel outside of Minnesota and the 4 surrounding states.

Members are not required to designate a primary care clinic and do not need referrals to see an innetwork specialist.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the HealthPartners Select network.

#### Select ACO insurance card example

(Actual benefits and Member Services contact numbers may vary)





#### **TieredChoice**

The TieredChoice product pairs the Select ACO network with a multi-tiered benefit plan.

Members have access to three benefit levels and receive their best benefit when utilizing providers in the Select ACO Network. Services from providers in the HealthPartners Open Access Network are covered with a higher level of member cost sharing, and out-of-network benefits apply to services from all other providers.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the HealthPartners TieredChoice network.



#### TieredChoice insurance card example

(Actual benefits and Member Services contact numbers may vary)



Member Services 952-883-5000 or 800-883-2177 HealthPartners Member Services, PO Box 1309, Minneapolis, MN 55440-1309 For emergencies call 911 and/or get immediate medical attention. For medical advice call the CareLine<sup>SM</sup> nurse service any time 612-339-3663 or 800-551-0859. Admissions Fax information to 952-853-8705 or call 800-316-9807 Payer ID 94267 healthpartners.com/eservices
HealthPartners Claims, PO Box 1289, Minneapolis, MN 55440-1289 Claims Pharmacy healthpartners.com/formulary Benefit Level 1 Benefit Level 2 Out of Network Deductible (Single/Family) \$250/\$750 \$1.500/\$4.500 \$7.500/\$22.500 Out of Pocket Max (Single/Family) \$6,400/\$12,800 \$6,400/\$12,800 \$15,000/\$30,000 AWAY FROM HOME CARE Optometry care includes PHCS network. Offered by HealthPartners Insurance Corp



## **Iowa Product Types**

## **HealthPartners UnityPoint Health products**

### Open Access products

HealthPartners, in partnership with UnityPoint Health, offers commercial products in the Iowa market through HealthPartners UnityPoint Health, Inc. (HPUPH). Contracted providers may or may not be in a network associated with an open access HPUPH product. Providers are encouraged to contact Member Services to verify a member's insurance eligibility, as well as benefits and network to determine if they are an in-network option for a member.

#### HealthPartners UnityPoint Health Open Access insurance card example

(Actual benefits and Member Services contact number may vary)





### **Bridges products**

HealthPartners UnityPoint Health Bridges network is a focused network; not all contracted providers are included in this network.

- The Bridges network features UnityPoint Health and other key providers:
  - Statewide
- UnityPoint Health
- University of Iowa Hospitals and Clinic
- o Ames
- · McFarland Clinic, PC
- Bettendorf and Davenport/Muscatine
  - Great River Medical Group
  - ORA Orthopedics, PC
- Des Moines
  - Broadlawns Medical Center
  - Des Moines Orthopedics Surgeons PC
  - Des Moines University Medical Center
  - The Iowa Clinic
  - The Iowa Clinic Endoscopy Center, LLC
  - John Stoddard Cancer Center Radiation Oncology

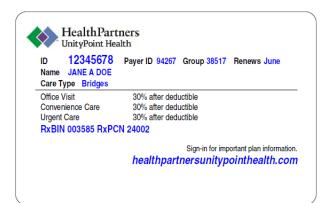


- Sioux City
- CNOS PC (Center for Neuroscience, Orthopedic and Spine)
- · Family Health Care of Siouxland
- Midlands Clinic, PC
- Waterloo/Cedar Falls
  - Cedar Valley Bone Institute
  - Cedar Valley Cancer Center
  - Cedar Valley Dialysis Center
  - Cedar Valley Medical Specialists, PC
- Members are not required to designate a primary care clinic and do not need referrals to see an in-network specialist.
- This product and network is marketed in the following counties: Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Calhoun, Cedar, Cherokee, Clay, Clinton, Dallas, Dickinson, Greene, Grundy, Humboldt, Ida, Iowa, Johnson, Jones, Linn, Lyon, Marion, Marshall, Muscatine, Osceola, Plymouth, Pocahontas, Polk, Poweshiek, Sac, Scott, Sioux, Story, Tama, Warren, Webster, Woodbury.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Bridges network.

### HealthPartners UnityPoint Health Bridges insurance card example

(Actual benefits and Member Services contact number may vary)







## North Dakota Product Types

## **Open Access products**

The Open Access network allows members to visit more than 1 million network providers and 6,000 network hospitals in the United States as part of HealthPartners National Network which includes its strategic alliance partner, Cigna.

Members can access any primary or specialty care provider within the Open Access Network without a referral. Additionally, members are **not** required to designate a primary care clinic.

#### Open Access insurance card example

(Actual benefits and Member Services contact number may vary)







## South Dakota Product Types

## **Open Access products**

The Open Access network allows members to visit more than 1 million network providers and 6,000 network hospitals in the United States as part of HealthPartners National Network which includes its strategic alliance partner, Cigna.

Members can access any primary or specialty care provider within the Open Access Network without a referral. Additionally, members are **not** required to designate a primary care clinic.

#### Open Access insurance card example

(Actual benefits and Member Services contact number may vary)







## Wisconsin Product Types

## **Robin with HealthPartners products**

#### **Robin Broad Access**

The Robin Broad network is offered to the commercial market in northeastern Wisconsin and allows members to visit more than 1 million network providers and 6,000 network hospitals in the United States as part of HealthPartners National Network which includes its strategic alliance partner, Cigna.

- This network does not include in-network access to:
  - Mayo Clinic and Mayo Clinic Health System
  - Mayo Clinic Hospital, Saint Mary's Campus Rochester, MN
  - Mayo Clinic Hospital, Methodist Campus Rochester, MN
  - o HSHS (Hospital Sisters Health System, HSHS Medical Group, and Prevea Health)
- Members will be able to access the above-mentioned locations, however out-of-network benefits may apply to those services.
- Members are not required to designate a primary care clinic and do not need referrals to see an in-network specialist.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Robin Broad network.

#### Robin with HealthPartners Broad insurance card example

(Actual benefits and Member Services contact number may vary)







#### Robin Focused

The Robin Focused network is offered to the commercial market in northeastern Wisconsin. This network is a smaller open access network; not all contracted providers are included in this network.

- The Focused network features, but is not limited to, the following providers:
  - o Aurora Health Care hospitals and clinics
  - Bay Area Medical Center
  - BayCare Clinic
  - Bellin Health hospitals and clinics
  - Holy Family Memorial hospitals and clinics
  - ThedaCare hospitals and clinics

Members are **not** required to designate a primary care clinic and do not need referrals to see an innetwork specialist.

- This product and network is marketed in the following counties: Brown, Calumet, Door, Florence, Fond Du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Waupaca, Waushara and Winnebago.
  - Outside of this 17-county service area, members have access to HealthPartners' National Network, including HealthPartners' strategic alliance with Cigna.
    - This network does not include in-network access to:
      - Mayo Clinic and Mayo Clinic Health System
      - Mayo Clinic Hospital, Saint Mary's Campus Rochester, MN
      - Mayo Clinic Hospital, Methodist Campus Rochester, MN
      - Ascension (including Affinity Health System and Ministry Health Care)
      - HSHS (Hospital Sisters Health System, HSHS Medical Group, and Prevea Health)
    - Members will be able to access the above-mentioned locations, however out-of-network benefits may apply to those services.

The Robin Focused product is available to State of Wisconsin employees living in the Robin Focused 17-county service area.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Robin Focused network.

#### Robin with HealthPartners Focused insurance card example

(Actual benefits and Member Services contact number may vary)







#### Robin Oak

The Robin Oak network is offered to the individual market in northeastern Wisconsin. This network is a smaller open access network; not all contracted providers are included in this network.

The Robin Oak network mirrors the Robin Focused network, with two exceptions:

- Members have access to additional essential community providers not included in the Focused network
- Members do **not** have in-network access to the HealthPartners' National Network (Cigna, Multiplan Optometry or Midlands Choice)

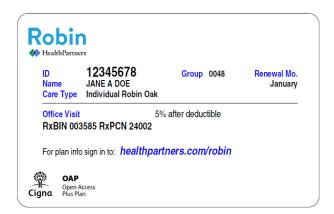
Members are not required to designate a primary care clinic and do not need referrals to see an innetwork specialist. Members will be able to access excluded providers, however **out-of-network** benefits may apply to those services.

This product and network is marketed in the following counties: Brown, Florence, Green Lake, Kewaunee, Marquette, Menominee, Oconto, Outagamie, Shawano, Waupaca, Waushara, and Winnebago.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Robin Oak network.

#### Robin with HealthPartners Oak insurance card example

(Actual benefits and Member Services contact number may vary)





#### **Robin Select ACO**

The Robin Select network features the Accountable Care Organizations (ACOs) of Bellin Health and ThedaCare, highlighting the best of care and coverage coordination. It is offered in the same counties as the Robin Focused network for group plans and the same counties as Robin Oak for Individual plans.

- The Robin Select network includes:
  - Bellin Health hospitals and clinics
  - ThedaCare hospitals and clinics
  - o Children's Hospital of Wisconsin
  - Select referral partners



- This network does not include in-network access to:
  - Agnesian HealthCare / SSM
  - Ascension Health
  - o Aurora Health Care hospitals and clinics
  - Bay Area Medical Center
  - BayCare Clinic
  - Froedtert & Medical College of WI
  - o Hospital Sisters Health System (HSHS) / Prevea Health
  - Mayo Clinic / Mayo Clinic Health System
  - University of Wisconsin
- Members will be able to access the above-mentioned locations, however out-of-network benefits may apply to those services.

Members are **not** required to designate a primary care clinic and do not need referrals to see an innetwork specialist. Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Robin Select network.

#### Robin with HealthPartners Select Individual plans insurance card example

(Actual benefits and Member Services contact number may vary)





#### Robin with HealthPartners Select Group plans insurance card example

(Actual benefits and Member Services contact number may vary)







## **Western Wisconsin products**

#### **Atlas**

HealthPartners Atlas product is a high-performance network comprised of the HealthPartners family of care clinics and hospitals, as well as other high-quality providers in western Wisconsin, including:

- Allina Health
- Amery Regional Medical Center
- Baldwin Area Medical Center
- Burnett Medical Center
- Essentia Health
- Hudson Physicians

- Integrity Health Network
- Lake Superior Community Health Center
- M Health Fairview Clinic River Falls
- Osceola Medical Center
- St. Croix Medical Center
- St. Luke's Duluth, MN

Members are not required to designate a primary care clinic and do not need referrals to see an innetwork specialist.

This product and network is marketed in the following counties: Burnett, Douglas, Pierce, Polk, and St. Croix.

This network does **not** include in-network access to:

- Chippewa Valley Hospital and Oakview
- Cumberland Healthcare
- Gundersen Lutheran
- Mayo Clinic Health System
- Mayo Clinic Health System of Red Wing (both MN and WI)
- Marshfield Clinic
- Oak Leaf
- Sacred Heart
- Spooner Health System
- UW Health
- HealthPartners' National Network (Cigna, Multiplan Optometry, or Midlands Choice)

Members will be able to access the above-mentioned locations, however **out-of-network** benefits may apply to those services.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the Atlas network.

#### Atlas insurance card example

(Actual benefits and Member Services contact number may vary)







## State of Wisconsin Department of Employee Trust Funds (ETF) products

HealthPartners offers 3 products to State of Wisconsin employees living in Western, Northeastern and Southeastern Wisconsin. Members enrolled in these products have access to a range of local in-network care options. Benefits are not available for services received from out-of-network providers, except in cases of urgent or emergency care.

#### Western Wisconsin

State of Wisconsin employees who reside in western Wisconsin have access to the WI Employees - West network. This network is available for those who reside in: Ashland, Burnett, Douglas, Pierce, Polk, St. Croix, Washburn, and Bayfield counties, as well as adjacent border counties in Minnesota.

Members in this region have access to a broad network of providers, including:

- Allina
- Amery Hospital & Clinic
- Cumberland Healthcare
- Essentia Health
- Hayward Area Memorial Hospital
- HealthPartners
- Hudson Hospital
- MHealth Fairview
- St. Croix Health
- UW Health
- Westfields
- and more

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the WI Employees - West network.

#### HealthPartners State of Wisconsin insurance card example

(Actual benefits and Member Services contact number may vary)







#### Northeastern Wisconsin

State of Wisconsin employees who reside in the northeastern Wisconsin have access to the WI Employees – Robin Focused network. This network is available for those who reside in: Brown, Calumet, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Waupaca, Waushara, and Winnebago, as well as portions of Florence and Marquette counties.

Members in this region have access to a broad network of providers, including:

- Bellin Health
- ThedaCare
- Aurora Health Care
- BayCare

Please note that network inclusion for this network may vary from the Robin with HealthPartners Robin Focused commercial network. Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the WI Employees – Robin Focused network.

#### HealthPartners State of Wisconsin insurance card example

(Actual benefits and Member Services contact number may vary)





#### Southeastern Wisconsin

State of Wisconsin employees who reside in southeastern Wisconsin have access to the WI Employees – Southeast network. This network is available for those who reside in Kenosha, Milwaukee, Ozaukee, Racine, Sheboygan, Washington and Waukesha counties.

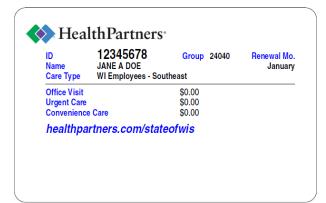
The WI Employees – Southeast network features Aurora Health Care and Children's Health System.

Providers are encouraged to contact Member Services to verify a member's benefits and eligibility, as well as the provider's status in the WI Employees - Southeast network.



### HealthPartners State of Wisconsin insurance card example

(Actual benefits and Member Services contact number may vary)



 Member Services 855-542-6922

 HealthPartners Member Services, PO Box 1309, Minneapolis, MN 55440-1309

 For emergencies call 911 and/or get immediate medical attention. For medical advice call the CareLine<sup>SM</sup> nurse service any time 612-339-3663 or 800-551-0859.

 Admissions
 Fax information to 952-853-8705 or call 800-316-9807

 Claims
 Payer ID 94267 healthpartners.com/eservices

 HealthPartners Claims, PO Box 1289, Minneapolis, MN 55440-1289

 In Network
 Out of Network

 Deductible (Individual/Family)
 NA/NA

 Out of Pocket Max (Individual/Family)
 NA/NA

 AWAY FROM HOME CARE Optometry care includes PHCS network.
 Offered by HealthPartners Insurance Corp