

Understand How Your Plan Works

Your health plan includes a feature known as reference-based pricing for covered medical services received at any hospital or other health care facility.

This feature:

- provides you with total freedom of choice of where to receive facility-based care;
- let's you know what your financial responsibility will be before services are provided; and
- takes care of any surprise billing issues after the fact.

You are covered.



For Physician Care

Visit physicians and other non-hospital providers who participate in your PPO network. Log in to *My Plan* to locate a physician in your network.



At Hospitals & Facilities

Receive in- and out-patient hospital-based care and facility services from any hospital or facility you choose. Your services must be precertified at least 7 days prior to service, so your plan may determine a fair price.

How reference-based pricing works

- 1 Your physician or other health care provider contacts the hospital/facility of your choice to precertify your service at least 7 days before your admission or service.
- 2 The precertification process confirms the total price for services with the hospital or facility based on a reference determined by Medicare. (If the costs are unusually expensive, you'll be notified of other high-quality facilities where you may decide to receive care at lower cost.)
- 3 After you receive your service, the hospital or facility sends HPI a medical claim priced at the agreed upon amount.
- 4 HPI pays the entire claim and will send you an Explanation of Benefits (EOB) only if you are financially responsible for paying a deductible and/or coinsurance amount to the hospital/facility.
- 5 If you receive a balance bill (beyond your financial responsibility), please contact HPI Member Services at the phone number listed on the back of your HPI member ID card. A representative will contact the hospital/facility on your behalf to resolve the issue.



Have other questions? Contact HPI Customer Service at the phone number or website listed on the back of your member ID card.

