

# Proposal for fully insured health coverage



**Geisinger**

Prepared for:

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GHP representative:

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# We're Geisinger Health Plan and our top priority is you

When half a million of your neighbors right here in Pennsylvania trust Geisinger Health Plan to provide them with high-quality, affordable health coverage, maybe they're onto something.

You'll find that Geisinger Health Plan (GHP) isn't like most health plans in today's marketplace. Our goal: helping you find the perfect plan to fit the needs of your business. You'll have your questions answered by our specially trained staff. And you'll get help choosing the right plan for your business and guidance on how to enroll.

## You'll have access to:

- Our specially trained client and customer support teams
- Dedicated benefit design expertise
- Robust HMO and PPO plan options
- An extensive provider network
- Renowned medical and pharmacy management services
- Wellness coaching and support
- Innovative population health management services
- Nationally recognized condition management programs
- Award-winning Centers of Excellence
- Health reimbursement and savings accounts
- Critical group information on our secure Employer Service Center
- Analytics and reporting for eligible groups from MedInsight by Milliman
- Out-of-area care

## Our diverse provider network is here to serve you in Pennsylvania and beyond

- More than 33,000 primary and specialty physicians
- 150 hospitals
  - Includes Geisinger hospitals, Hershey Medical Center, Johns Hopkins and Children's Hospital of Philadelphia
- 230 urgent care and convenient care locations
- Over 3,000 pharmacies

## Simply put, you'll have more with GHP

Healthcare needs differ for each member, as well as each business. With our team integration, we will develop a customized program that targets your employees' health needs.



# Why partner with us?

## Integrated care and coverage

We're a health plan that's integrated into one of the most renowned health systems in the nation. At Geisinger, everyone works in healthcare, whether they're on the health plan side or the clinical side. Everyone's job is innovating and providing the best experience possible. By working as one team, day in and day out, we make care more affordable, higher quality and a better all-around experience.

Compared to other Pennsylvania health plans, GHP exceeds the average success rate among members for many routine healthcare services. We're familiar with meeting high quality standards and will apply the same principles to your business.

## Nationally recognized programs that change the game

We're known for our innovative cost-saving programs like ProvenCare®, pharmacy Care Pathways, the Fresh Food Farmacy® and our numerous Centers of Excellence with focuses on opioid treatment, hepatitis C, bariatric surgery and much more. We're even recognized by companies like Walmart as a preferred destination medicine location. Plus, our disease management initiatives help keep high-risk members with chronic conditions out of the hospital. These programs, among others, are only possible in an integrated health system, where we work together to help our communities.

## Help containing your costs

Our dedicated analytics team is here for you. By developing our own solutions and partnering with best-in-class vendors, we deliver programs that help drive high quality and cost savings. From controlling out-of-network costs to offering specialty programs to manage high-end radiology, pain management, lab services and more, our dedicated analytics teams are constantly monitoring GHP and industry trends. Because that lets us offer you cutting-edge, cost-reducing initiatives.

## A focus on your total health

Our medical management team provides evidence-based clinical best practices and member-centric medical cost management. Integrated teams address quality of care issues; promote safe, timely and effective transitions of care; and anticipate the needs of our members.



## Client and customer care teams who are here to support you from start to finish.

Things don't end when your enrollment is complete. Each of our product lines has a specially trained team to answer member questions — including an employer care team just for you. And when things run smoothly for your employees and your business, you can focus on other matters.

# Because employee health is your top priority

Various teams involved in the care coordination process will keep your employees' health at top of mind. Whether it's through health and wellness, cost containment, medical management, disease management, case management or behavioral health, we'll find a way to meet each person's unique needs.

## Keeping your employees healthy and well

Want wellness where you are? Our dedicated wellness team offers services at your workplace or virtually, like health education, health fairs, coaching, on-site screenings, online health and wellness programs, and incentive programs. We'll work with you to develop a custom wellness experience for your group.

Health management and prevention education are options, too. These include Live Your Best Life programming for diabetes, Free2BMom, Too Good for Drugs, quitting tobacco, pain management and more.\*

## Helping you control your costs

As you know, cost containment is key in choosing health coverage. A full spectrum of population health management services reduce our groups' expenses while improving the health of your workforce. Here's how we get you there:

- Providing access to the best care
- Getting your employees and their families involved in their own healthcare management
- Working across the board to create innovative care models for all

## Managing diseases for the chronically ill

Have an employee who needs treatment for a chronic condition? They can work with one of our health managers to better manage it. We treat chronic conditions through our disease management programs to help members with complex conditions including asthma, diabetes, heart failure, chronic obstructive pulmonary disease (COPD), tobacco cessation, weight management and more.

## Maintaining behavioral health

Everyone needs resources to maintain their health and well-being. Personal assistance and a variety of resources help you and your employees cope with behavioral health concerns.

## Offering case management support

Through a collaborative process of assessing, planning, facilitating and advocating for options and services, we can meet a person's health needs. Our care team plays an important role in reducing avoidable hospitalizations and emergency room visits and in making sure our members receive the best possible holistic care.

Through groundbreaking case management practices, including Bluetooth® scales, blood pressure telemonitoring and ReDS™ Vest lung fluid monitors, we can monitor your employees' health right from their own homes.

## Saving with local and nationwide discounts

**Pay less for health-related products and services you use every day, such as:**

- Fitness center memberships
- Eyeglasses and contact lenses
- Chiropractic care
- Local amusement parks and activities
- Healthy Rewards reimbursement program
- Active & Fit
- Massage therapy

\*Programs may be subject to qualification and location



Our partnership with Optum makes it easier than ever for employers and employees to manage costs with health reimbursement arrangements (HRAs), flexible spending accounts (FSAs) and more.



# Relax while our pharmacy does the work

By regularly evaluating new medicines and therapies, our team can make sure your group is getting the most value and the best care. Pharmacy benefits can be built into all our health plans, and standard options allow easy implementation on an expedited timeline.

## Save with mail-order

Our mail-order prescription drug service specializes in providing 90-day supplies of medications your employees take on a regular basis. With mail-order, your employees can:

- Save on Rx copays
- Take fewer trips to the pharmacy
- Sign up for automatic refills
- Get free shipping
- Talk one on one with a pharmacist over the phone

## Never overpay on prescriptions again

Rx Savings Solutions is a free service that helps our members save money on prescription drugs. This tool shows you every opportunity available to save money on your current prescription(s) and even provides an alert when we find an opportunity to save on a prescription treatment. There's also a convenient search portal to easily find the best prices and options for any prescription drug.

## Let us manage your pharmacy benefits

Managing your pharmacy benefits can be easy with the help of our pharmacy team. By focusing on quality, cost and care, we design pharmacy benefits that offer the most value for you and your employees, with in-house experts and drug specialists regularly evaluating new medications and treatments for cost and quality.

But we didn't stop there. Expanded generic drug use, when clinically appropriate, results in increased cost savings for members and employers. Specialized medication and disease management programs help decrease emergency room visits and hospital admissions, preventing costly and long-term complications. Plus, our ProvenCare Pathways program effectively manages specialty drugs for a safe and cost-friendly treatment method.



# Get the care you need without leaving the house

Telemedicine (also called telehealth) appointments let you speak to a doctor in real time using video chat technology, similar to FaceTime or Skype. Many of our own Geisinger providers now offer telemedicine services to treat and diagnose you exactly the same way they would in a traditional office setting – only in a live virtual visit.

## Telemedicine and primary care providers

Many doctors are offering telemedicine services, even outside of Geisinger. Your employees can contact their primary care provider to learn about what they offer.

If your employees see Geisinger doctors, they can call our hotline at 800-275-6401 for more information on telemedicine services available and schedule their visit.

Telemedicine appointments with Geisinger providers can tackle primary care for your employees and their families.

### Get treatment for common issues like:

- Cold and flu
- Allergy
- Rash
- Sinus infection
- Urinary tract infection (UTI)

### We also offer telemedicine visits for specialty care, including:

- Behavioral health
- Dermatology
- Pediatric specialties
- Cardiology
- Neurology
- Neurosurgery
- Orthopaedics
- Diabetes care
- Psychiatry

Get the full list of available services [here](#).

## Can't wait for an appointment? Try Teladoc.

Have a health concern and need care now? We're partnering with Teladoc to offer virtual doctor visits, including COVID-19 screenings. Teladoc is a telehealth service that connects your employees to board-certified, highly trained doctors who can diagnose and treat non-emergency issues right over the phone, no in-person visit needed. A prescription can even be provided, if necessary.

## Tel-A-Nurse hotline

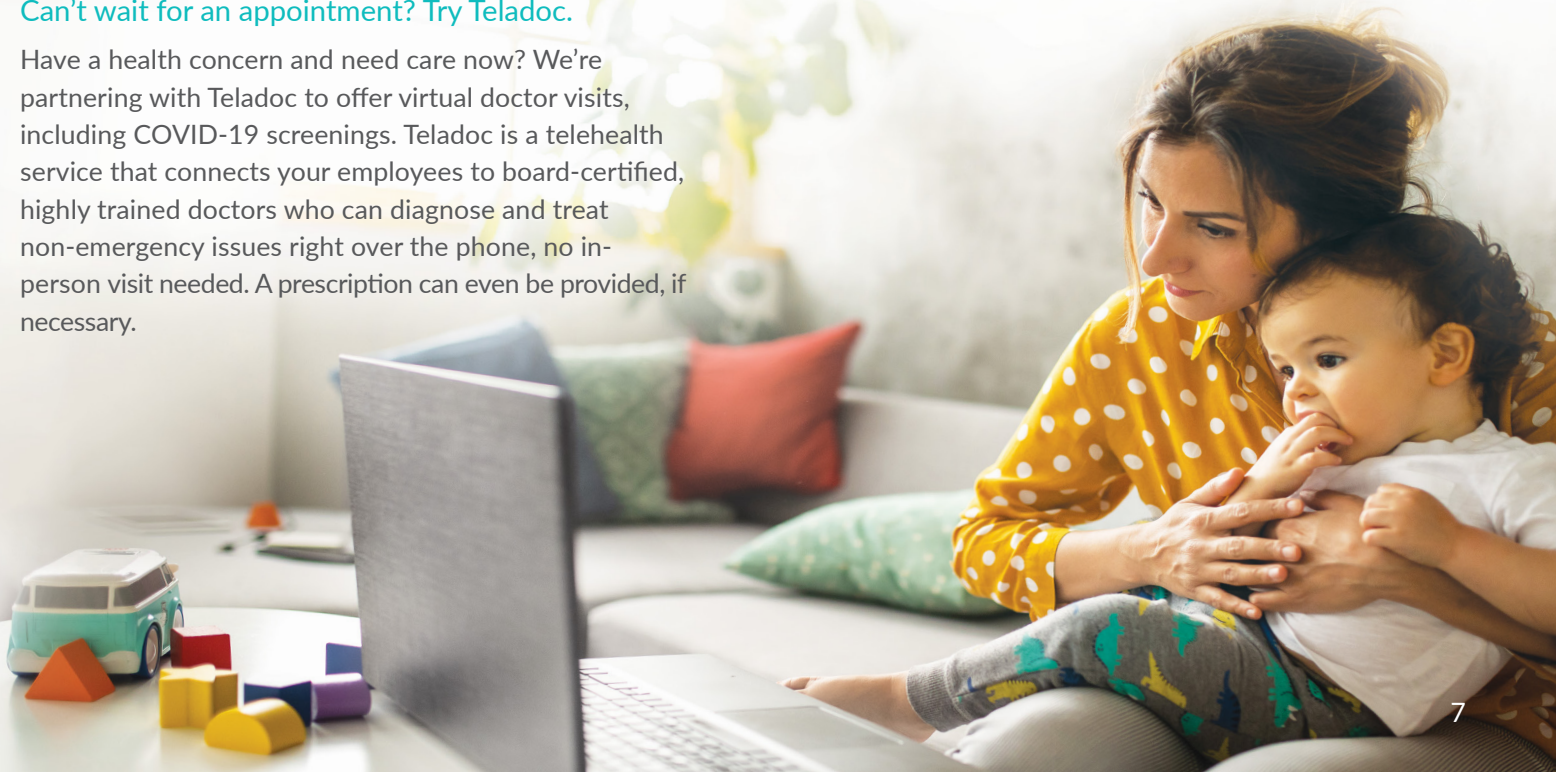
This hotline is designed to guide your employees to the proper care channels, whether that means scheduling an appointment with their PCP, stopping in at a ConvenientCare location or heading to the emergency room. Think of Tel-A-Nurse as a first line of defense for medical questions and advice.

Talk with a registered nurse 24/7 at 877-543-5061. Getting answers is as simple as picking up the phone and calling. This service is not for medical emergencies or urgent needs and should not replace your employees' primary care provider. There is no copay or cost for using Tel-A-Nurse.

## Telemedicine and COVID-19

You don't have to skip or cancel your medical or behavioral health appointments because of COVID-19. Telemedicine visits let you see your doctor from the comfort of home – you don't even have to get off the couch.

While most people with COVID-19 have mild symptoms, our doctors can evaluate your risk and recommend next steps. If you think your symptoms are related to COVID-19, reach out to us before heading to your doctor's office, urgent care clinic or the ER (as long as it's not an emergency).





# Here for health coverage needs beyond fully-insured businesses

## Self-funded health plans

With a self-funded health plan, groups take on the responsibility and financial risk of providing health insurance benefits to their employees. Meanwhile, we manage the day-to-day operations like processing claims, issuing ID cards, answering your employees' questions and more. As an experienced third-party administrator (TPA), we can help your company succeed.

## Geisinger Marketplace

While shopping on Geisinger Marketplace, you'll find a variety of HMO (health maintenance organization), POS (point of service) and PPO (preferred provider organization) plans. Find more information on all our plans at [GeisingerMarketplace.com](http://GeisingerMarketplace.com) or by calling 800-918-5154.

## Geisinger Gold

If you're 65 or older, Geisinger Gold offers health plans to fit your unique needs, including traditional HMO plans, PPO plans and a Special Needs Plan (SNP) for those also eligible for Medicaid.

## GHP Family

If you qualify for Medical Assistance, you can choose GHP Family as your managed care provider. GHP Family offers quality, comprehensive healthcare coverage, including doctor visits, maternity care, prescription drugs, behavioral health and other preventive services to eligible Medical Assistance recipients. GHP Family's network includes a large selection of doctors and care locations throughout 22 counties in Pennsylvania.

## GHP Kids

Know a child under age 19 who needs health insurance? Pennsylvania's Children's Health Insurance Program (CHIP), brought to you by GHP Kids, is the perfect solution for parents or guardians whose children are uninsured for any reason. There's no waiting list for CHIP, and coverage includes doctor visits, immunizations, prescription drugs, emergency care and more.









This benefit highlight is intended as an information source and does not constitute a coverage document. Nothing in this brochure is intended to constitute legal or tax advice. Employers are encouraged to consult their legal or tax advisor with specific questions.

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

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