



HealthAmerica's Expanded PPO Network

Frequently Asked Questions

HealthAmerica is pleased to announce our expanded provider network for our PPO membership. Effective January 1, 2012, HealthAmerica members residing in our Pennsylvania service area will now have seamless access to the Coventry National Network when traveling outside of Pennsylvania.

Who has access to the expanded network?

All *commercial PPO members* will have access to the expanded network including our group and individual commercial membership. The provider network for Advantra members is not changing.

How does the expanded network impact HealthAmerica's Passport Program?

PPO members no longer need to contact customer service to enroll dependents in our Passport Program. Our newly expanded network eliminates the need to continue the Passport Program. For example, students living outside Pennsylvania will now have access to the HealthAmerica network when in Pennsylvania and the Coventry National Network when at school and outside of the state. Access to the Coventry National Network is now automatic and does not require special enrollment.

How does this impact the local HealthAmerica network in Pennsylvania?

There is no impact as a result of this new program; we will continue to provide access to our local statewide network. When members are seeking care in Pennsylvania, they continue to have access to the same providers, including any reciprocity arrangements currently in place (e.g., West Virginia, Delaware and Maryland). The Coventry National Network simply provides additional network access outside of Pennsylvania.

Will members get new ID cards?

Members should continue to use their current ID cards, even when traveling and outside of Pennsylvania. Most providers will recognize HealthAmerica as a Coventry Health Care plan and their participation in our national network. If a provider questions their participation with the Coventry National Network or their access to the national network, members should call Customer Service at the toll-free phone number on the back of the ID card.



HealthAmerica is in the process of updating our PPO ID cards to incorporate the HealthAmerica and Coventry National Network logos. We will be working with our customers to determine the best approach to re-issue ID cards.

How does this impact members currently enrolled in an out-of-area PPO plan?

Members currently enrolled in an out-of-area PPO plan will remain on that plan until further notice. Because these members already have access to the Coventry National Network, they will remain on their current policy after January 1, 2012. This will minimize potential claims processing issues (e.g., deductible accumulators).

In the future, the network expansion will likely eliminate the need for us to segregate in-area membership from out-of area membership in our systems. Therefore, the account management team will work with each customer to ensure a smooth transition of the membership.

How will PPO members find out about this change?

For most members, there is little to no immediate impact. Nonetheless, we feel it is important to communicate the expanded network because it provides our members with added peace of mind, especially when traveling. As a result, we will communicate this change in several ways:

- Our website and online provider search will provide additional details to members. In fact, to simplify the provider search, members will now have the ability to search HealthAmerica and the Coventry National Network through one combined PPO search feature.
- We will provide specific and targeted communications for existing out-of-area members and members currently enrolled in the Passport Program.
- We will communicate this to our members in our next edition of HealthAmerica's member magazine, *LivingWell*.
- For employer sponsored plans, we will provide additional promotional materials to be shared in the workplace or payroll stuffers upon request.

How does this impact PPO members with access to the QualCare network in New Jersey?

Member with current access to New Jersey providers through QualCare should continue to access those providers as they do today. The online QualCare provider search is still available from HealthAmerica's website. If members are unsure if they have access, they should check their ID card for the QualCare logo or contact customer service.