

## PreferredHealth ACO for Individuals

Some of Minnesota's largest organizations offer PreferredHealth ACO to their employees. Now you and your family can enjoy the same comprehensive coverage. Enrollment begins November 1 for plans starting in January. Take a look at the questions people frequently ask about ACO health plans.

### FREQUENTLY ASKED QUESTIONS

#### What is an ACO?

ACO stands for accountable care organization. It's a community of doctors, clinics and hospitals specifically focused on keeping you at your best health. You get the same coverage and benefits as you would from a traditional health plan plus extra education and recommendations based on your condition, treatment plan and medications.

#### What's the difference between PreferredHealth and PreferredOne?

PreferredOne is the company that pays your claims and makes sure your plan runs smoothly. PreferredHealth includes a network of health care providers dedicated to your health.

#### What happens after I enroll?

First, you'll receive a welcome kit, which includes your ID cards and explains how to use your new health plan. Then, we'll give you a call to introduce ourselves and answer any questions you may have about PreferredHealth.

#### Where can I view my claims, EOBs and plan information?

My Account is your personal and secure web page with your claims history, deductible balances and links to all your plan features. Once you receive your ID card, go to [PreferredOne.com](http://PreferredOne.com) and activate your My Account page.

### THE PREFERREDHEALTH NETWORK

#### Can I see my own doctor?

If your doctor is in the PreferredHealth network, you can continue that relationship. If not, to receive the highest benefits, you'll need to choose a doctor who participates in the PreferredHealth network. We can help you do that and make sure all of your records transfer to your new provider.

#### What doctors, clinics and hospitals are in the PreferredHealth network?

Fairview Health Services (which includes all HealthEast locations) and North Memorial Health are in your network. The network also includes the University of Minnesota Medical Center and the University of Minnesota Masonic Children's Hospital. Many independent clinics are also part of the network such as Apple Valley Medical Center, Entira Clinics, North Clinics and Northwest Family Physicians. Check a complete listing of providers at [PreferredOne.com/PH](http://PreferredOne.com/PH).

#### How many doctors, clinics and hospitals are in the PreferredHealth network?

You can choose from more than 5,000 doctors, 1,300 clinics, 12 hospitals plus online care, urgent care and convenience care locations.



PreferredHealth serves individuals who reside in these counties

### **Do I need a referral to see a specialist in the PreferredHealth network?**

You can see any PreferredHealth network provider without a referral. Search the network at [PreferredOne.com/PH](https://PreferredOne.com/PH) or, if you need help finding a specialist, call 763.847.4444 or 1.844.346.4414.

### **What if I see a provider outside the PreferredHealth network?**

You can get care outside the network however you won't receive the highest level of coverage and some services may not be covered.

### **Can I get care online?**

Absolutely. Login at [Oncare.org](https://Oncare.org). Our clinicians are available 24 hours a day to provide a diagnosis and treatment plan. If you need a prescription, they'll send it right to your pharmacy.

### **What about urgent care?**

Sure. The PreferredHealth network includes retail convenience clinics such as CVS and Target and many urgent care centers.

## **COVERAGE AND BENEFITS**

### **Where can I view my benefits (deductibles, coinsurance, and copayments)?**

View the Summary of Benefits and Coverage (SBC) at [PreferredOne.com](https://PreferredOne.com). After you receive your ID card and activate your personal My Account page on PreferredOne.com, you can view your policy and all your plan details.

### **Is preventive care covered?**

Yes, preventive care is covered at 100 percent.

### **Do you cover pre-existing conditions?**

Pre-existing conditions are covered. We can help you find network providers to continue treating your condition and transfer your records or prescriptions if necessary.

## **PHARMACY**

### **Where can I learn about my pharmacy benefit?**

You can ask your employer to see a Summary of Benefits and Coverage (SBC) or call us for details.

### **Can I see the formulary?**

Yes, your formulary is posted on [PreferredOne.com](https://PreferredOne.com) in the pharmacy section. The formulary will be posted on your My Account member portal once you are enrolled.

### **What pharmacies can I use?**

More than 70,000 pharmacies participate nationwide including major chains and independent pharmacies. You can search for network pharmacies at [PreferredOne.com](https://PreferredOne.com) in the pharmacy section.

### **What if I need specialty medications?**

Specialty medicines are available through Fairview Specialty Pharmacy. 1.800.595.7140

### **Is mail order an option?**

Sure. You can receive up to a 90-day supply of medication by mail through Fairview Mail Service.

### **What happens if I need care when I am on vacation?**

In case of emergencies, seek care immediately. You are covered the same as in-networks benefits. For minor medical issues, try online care. In Minnesota, use [Oncare.org](https://Oncare.org).

### **Do you offer discounts at fitness centers?**

Yes! Receive \$20 toward your gym fees when you work out a designated number of times each month at participating fitness centers. Earn up to twice that if you have a covered dependent (18 years or older) who also works out each month.