

TOP 5 Myths About HMOs

And how the truth can help you save.



It's no secret: HMO networks of the past had a bad reputation. Patients often felt like it was a hassle to access the doctors they wanted and get the care they needed. But today's HMOs are a completely different story.

Today's HMOs offer broad, easy-to-use coverage at a lower cost. Unfortunately, many people still cling to the HMO anxieties of the past ... and miss out on affordable coverage in the process. Let's take a closer look at some common HMO myths — and the facts that can help HEALTHAlliance Benefit Plan members save.

MYTHS	FACTS
"HMOs don't have many providers, so I won't have access to my local doctor."	1 If you choose an HMO plan offered by HEALTHAlliance Benefit Plan and need care in Iowa, there's a very good chance you're covered. The network spans all of Iowa's 99 counties, including 100 percent of Iowa hospitals and 98 percent of Iowa doctors. Plus, in the counties that border Iowa, some providers there are considered in-network, as well.
"I need a referral from my personal doctor to go to a specialist."	2 You can go to any in-network provider — including specialists — without a referral. This means you have the freedom to make an appointment with any in-network provider you choose.
"HMOs are too risky. What if I have an emergency when I'm traveling out of state?"	3 If you're outside of Iowa, you have coverage for emergency care. And, if you feel under the weather while traveling, you're covered then, too. HEALTHAlliance Benefit Plan members have Doctor On Demand™, a service that lets you have video visits with a board-certified doctor using your smartphone, tablet, or computer. You can use Doctor On Demand anywhere in the U.S. to get treatment and prescriptions* for common illnesses and injuries. Care from Doctor On Demand is covered by our HMO plans, and it's available 24/7.
"HMOs never allow access to out-of-network providers and services."	4 If the care you need is not available within the HMO network, you may be approved for out-of-network care. Talk to your doctor about making a request for out-of-network care on your behalf.
"HMOs don't work for snowbirds and families with college students."	5 Long-term travelers, dependent children attending college and families living apart can be covered with a guest membership. Guest memberships provide benefits for eligible people living out of state for more than 90 days. To request a guest membership, call the number on the back of your Wellmark ID card before leaving the state.

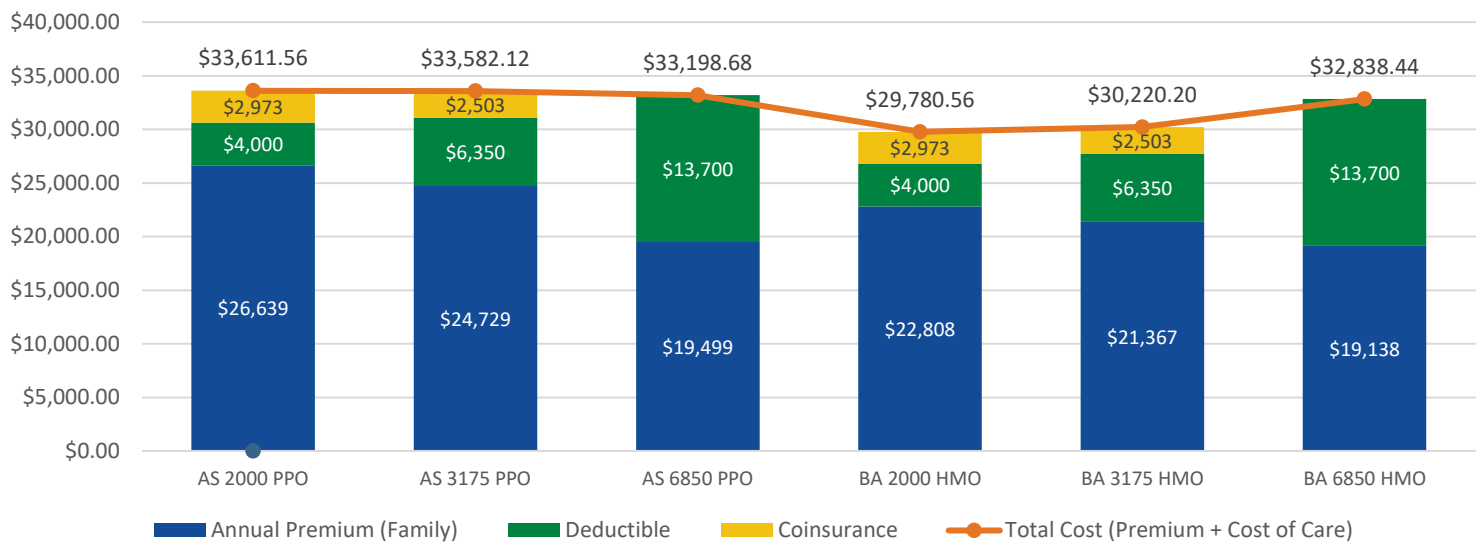
PPO vs. HMO: THE BOTTOM LINE

The PPO plans are a good choice if you regularly need health care outside of the state of Iowa. But if you and your family get your care in-state, an HMO plan gives you excellent coverage at a lower cost.

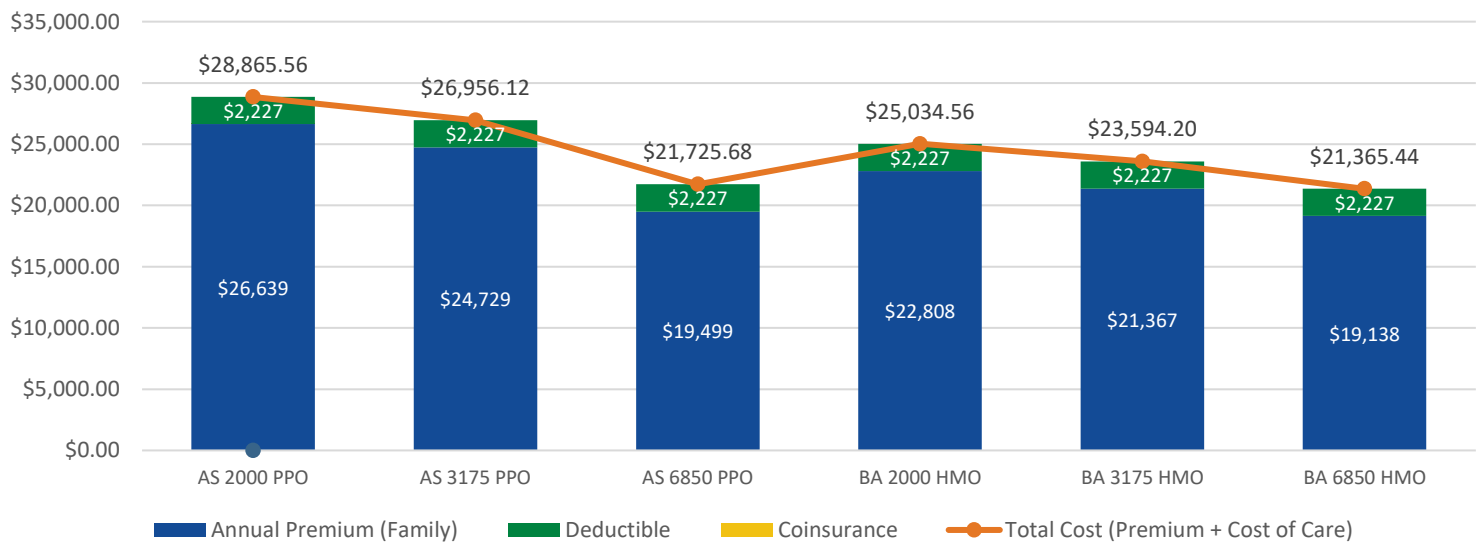
DON'T LEAVE MONEY ON THE TABLE!

Based on current claims data, 80% of members currently enrolled in the PPO plan would not be impacted if they moved to the HMO plan. This Open Enrollment, carefully review your 2023 HEALTHAlliance Benefit Plan options. Sit down with your family and talk about your options. Then, when open enrollment arrives, pick the plan that's right for you.

Example: Average Cost Associated with Pregnancy, Childbirth, and Post-partum Care - \$18,865



Example: Average Cost for Emergency Room Visit for Broken Foot (non-surgery) - \$2,227



Example: Average Cost for Office Visit and Treatment for Sinus Infection - \$300

