

# Understanding Your Health Plan



**HMSA HMO with CHG for**  
**Adventist Health Castle Associates**

If you have additional questions, please contact: Castle Health Group @ 808-263-5262

# BENEFITS

## What are the benefits of selecting CHG HMO?

- Being part of CHG HMO is like having your own health care team.
- All CHG Physicians are top quality physicians in the state.
- AH Castle is the only hospital in Hawaii to be named to the top 250 hospitals in the United States – based on numerous criteria focused on quality outcomes for our patients.
- You will receive care from a Baldrige Award winning hospital.

*“I called  
HMSA and  
they said I  
can change  
Health  
Centers.”*

**Yes, this is true.**

*If you are an AH associate, you will  
be required to notify Human  
Performance **AND** pay your premium  
back to January.*

**Note:** A HEALTH CENTER is defined as a specified group of providers with the HMSA network that you designate as your primary center of care. Your designated health center is made up of your PCP and other providers. With CHG HMO your Health Center is CHG (Castle Health Group Network)

# Can I see my Doctor even if they are not a CHG Provider?

As a CHG HMO Member your providers must remain in network and participate with CHG

EXCEPTION: You may go out of network if the Specialty is not offered by CHG (ex: Rheumatology), but you will need a referral

**You do not need coordination from your CHG PCP for emergency services, annual vision exams, HMSA's Online Care, ob-gyn care from a provider in your health center, and mental health and substance abuse services.**

**Note:** All dependents covered under your CHG plan must also have a CHG Primary Care Physician.

# If I need to see a Specialist for services, does my insurance cover the services?



As a CHG HMO member, your CHG primary care provider (PCP) coordinates your medical care.



Your CHG PCP will refer you to other providers when needed. It is important to ask your CHG PCP if they have arranged for you to see specialists or facilities outside of CHG Network.



In addition, your CHG PCP will need to obtain prior approval (called an administrative review) from HMSA for services from an HMSA nonparticipating or out-of-state provider.



**Note:** If you receive services from an HMSA nonparticipating or out-of-state provider without prior approval from HMSA, you will be responsible for the total cost of the services, which can be significant.

# HMO Referral Process

## The referral process is as follows:

Your CHG PCP will look for a physician or facility within CHG Network to treat you.

If a specialty physician or facility isn't available within the CHG Network, your CHG PCP will refer you to one within the HMSA provider network and submit a referral.



## When you go to a specialty physician's office or a facility, you should do both of the following:

1. Present your HMSA membership card.

2. Inform the physician's office that you've been referred by your CHG PCP

# What are the benefits of selecting CHG HMO?

- Selecting CHG HMO results in lower premiums
- AH associates (and covered family members) receive a discount for all services through AH Castle
- Associates have \$0 copays when seen by employed AH providers.

# AH ASSOCIATES

- Lower premiums for using CHG HMO
- Higher premiums for using PPO

What is the  
financial  
impact when  
selecting  
CHG HMO?

2022					
2023	+CHG  PPO	SINGLE	2 PARTY	FAMILY	Plan Type
		EE Rate	EE Rate	EE Rate	
		0	\$117.23	\$175.85	HMO
		\$25.58**	\$199.85	\$411.69	PPO

\*\*The single PPO plan is calculated using 1.5% of gross earnings.

# AH ASSOCIATES

If you have additional questions, please contact Human Performance @ 808-263-5150



# How do I know if my doctor is with CHG?



OR



ASK YOUR CURRENT DOCTOR

CONTACT CASTLE HEALTH GROUP

AT: 808-263-5262