



Frequently Asked Questions

The HMO plan with Castle Health Group

Q: What is an HMO plan?

A: Health Maintenance Organization (HMO) is a network of physicians and providers that provide coordinated care for all your healthcare needs.

Q: Who is Castle Health Group (CHG)?

A: Castle Health Group is the network of physicians in the HMO plan. Castle Health Group, aligned with Adventist Health Castle, consists of the highest quality providers in the state who prioritize preventative and coordinated care to keep families healthy. Each primary care physician in CHG works with a robust care coordination team and have locations across the island to provide convenient access for you and your family's primary care healthcare needs.

Q: What are the benefits of selecting Castle Health Group HMO?

A: Benefits to employees include:

- Personalized healthcare, much like having a dedicated healthcare team.
- Receiving care from physicians who consistently achieve top-quality scores in the state.
- High-quality care at a lower cost, as CHG HMO results in a lower out-of-pocket cost to you.
- Adventist Health Castle is among an elite group of only 10% of hospitals nationwide, and one of three hospitals in the state, that have earned the highest 5-star rating from the Centers for Medicare & Medicaid Services (CMS).

Q: If the HMO plan doesn't have the physician or specialty I need, what is the process to receive care outside of the network?

A: Not a problem. Your primary care provider will work with you to find a physician/specialist and coordinate the referral with them.

Q: What if there is only one specialist in the group for the service I need and I prefer to seek another opinion?

A: For situations when there is only one specialist in the network, your primary care provider will work with you to ensure you can get another opinion outside of Castle Health Group.

Q: How do I know if my physician is a Castle Health Group Physician?

A: Visit <https://www.castlehealthgrouphawaii.com/directory> to view a directory of Castle Health Group's physicians.

Q: What are the benefits of selecting an HMO plan versus a PPO plan?

A: HMO benefits include:

- Lower premiums and lower out-of-pocket costs.
- Prioritizing coordinated care with you and your family at the center.
- Your primary care provider can easily refer you to a specialist outside of Castle Health Group if necessary, ensuring no delays in your care.
- Your primary care provider is the leader of your healthcare team, providing more comprehensive care.