

## FAQ –Wellmark Health Plan of Iowa (WHPI) Network

Question	Blue Choice POS Answer	Blue Advantage HMO Answer
<b>Will my current physician be covered under the plan?</b>	Most likely. Wellmark states that 98% of doctors and 100% of hospitals in the state of Iowa are considered in-network. To confirm, you may utilize the provider search tool at <a href="http://Wellmark.com/finder">Wellmark.com/finder</a> . Be sure to select Blue Choice or Blue Advantage (whichever is applicable) as the name of your plan when using the tool.	
<b>Am I going to be able to use an out-of-state physician or facility with the Blue Choice plan?</b>	Yes. The Blue Choice plan utilizes the Wellmark Health Plan of Iowa (WHPI) network, which is mainly an Iowa based network, and members are encouraged to use in-network providers for their health care needs. However, if your situation requires the expertise of a provider outside the network, your primary care provider, or PCP, can help you request a referral for an out-of-network provider prior to treatment. If Wellmark approves, the care will be covered as though in-network.	Typically, no. The Blue Advantage plan utilizes the Wellmark Health Plan of Iowa (WHPI) network, which is mainly an Iowa based network, and members are required to use in-network providers for their health care needs. However, if your situation requires the expertise of a provider outside the network, your primary care provider, or PCP, can help you request a referral for an out-of-network provider prior to treatment. If Wellmark approves, the care will be covered as though in-network.
<b>Can I go to an out-of-state physician or facility without an approved referral?</b>	Yes, however you will be subject to the out-of-network cost-sharing provisions associated with your plan. You may also be subject to balance-billing; unless you see an out-of-state BlueCard provider then you will not be balance billed.	No, unless that physician or facility is an in-network provider located in one of the contiguous counties bordering the state of Iowa.
<b>Does everybody in my family need to designate their own primary care physician?</b>	Yes, each covered member of your family must select a designated PCP.	
<b>How will I notify Wellmark if I change my primary care physician?</b>	You may change your PCP by calling the customer service number located on the back of your Wellmark ID card. Your designated PCP will be updated in Wellmark's system beginning the first of the month following the date you notify Wellmark.	

<b>Do I need a referral every time I want to see a specialist?</b>	No, you do not need a referral to go to specialists. Just like the previous Alliance Select plan, you will pay the 20% coinsurance for in-network office visits to Non-PCP type physicians.	No, you do not need a referral to go to specialists. You will pay the applicable copay for in-network office visits to Non-PCP type physicians.
<b>Is my child covered if they go to college out-of-state?</b>	Yes. Wellmark allows those temporarily living out-of-state for longer than 90 consecutive days to sign up for Guest Membership by contacting customer service. There are some special rules to receiving care under Guest Membership, such as pre-certification for certain services.	
<b>Will I be covered in an emergency if I am out-of-state?</b>	Yes, you will be covered. Out-of-network providers will apply in-network benefits in the case of accident or medical emergencies or case management referrals. You may also be subject to balance-billing; however, if you see an out-of-state BlueCard provider you will not be balance billed.	
<b>If I make an appointment with my PCP and then he/she is not available at the last minute can I see another physician at my clinic and still have the lowest copay?</b>	Yes, if your designated PCP is not available, you may see another PCP in their office as back-up. You will still pay the lowest copay or your coinsurance.	
<b>I see my OB/GYN for my annual physical exam, do I still need to select a PCP?</b>	Females may designate both a PCP and an OB/GYN, but it is not required to designate both. Females still need to designate a PCP even if they only go to their OB/GYN for their preventive exam. Designating a PCP is required by all covered members to receive an ID card.	
<b>I only go to specialists that are managing my current health conditions and I do not have a primary care physician (PCP), how will I select one?</b>	You may search Wellmark.com for available PCPs if you do not have a current PCP. Be sure to select Blue Choice or Blue Advantage (whichever is applicable) as the name of your plan when utilizing the provider search tool at Wellmark.com/finder. Even if your ongoing regular care is only with a specialist, you are required to name a PCP type provider to enroll in the Blue Choice plan and obtain an ID card.	
<b>Can my specialist perform my annual preventive exam since he/she is managing my current health conditions?</b>	No, for preventive exams to be covered, they must be performed by your designated PCP. Your PCP can and should coordinate your medical records with your specialist.	
<b>Why are there fewer Chiropractors in the WHPI network as compared to the Alliance Select network?</b>	Network eligibility is determined by the chiropractor's affiliation with the Iowa Chiropractic Physicians Clinic (ICPC). You can check Wellmark.com for participating chiropractors and you can ask your chiropractor if they are participating with Blue Choice/Blue Advantage and the WHPI network.	

<p><b>On July 1st if I am currently undergoing medical treatment with a provider who is not in the WHPI network is my care going to be covered when I move to a plan in the WHPI network?</b></p>	<p>Yes, you and your PCP should notify Wellmark of the current ongoing treatment. Wellmark will allow the continuity of care through completion, and it will be covered as though in-network.</p>	
<p><b>If I am traveling out-of-state and I need some acute care, but it is not a medical emergency will it be covered?</b></p>	<p>Yes, it will be covered subject to your out-of-network cost-sharing provisions and you may also be subject to balance-billing; unless you see an out-of-state BlueCard provider then you will not be balance billed. Remember, you also have access to virtual visits with your PCP or Doctor on Demand when traveling and non-emergency care is needed.</p>	<p>No, generally it will not be covered. Remember, you also have access to virtual visits with your PCP or Doctor on Demand when traveling and non-emergency care is needed.</p>
<p><b>If I live permanently year-round outside of Iowa but am still eligible for the MCSD health plan is the Blue Choice plan available to me?</b></p>	<p>The Blue Choice and Blue Advantage plans are designed for plan members who permanently reside in Iowa and some contiguous counties. Guest Membership is an option available to employees, spouses and dependent children that temporarily reside outside of Iowa. Examples of when Guest Membership apply include students attending college, an employee on temporary work assignment or members who are traveling. If you permanently live outside of Iowa, (such as an early retiree) the Alliance Select Standard PPO plan is available to you.</p>	
<p><b>If my dependent is living outside of Iowa when I enroll for the July 1<sup>st</sup> renewal, should I still name an Iowa PCP for her/him?</b></p>	<p>Yes, please select an Iowa in-network PCP for that family member during the open enrollment period. After July 1st, contact Wellmark Customer Service to set up a Guest Membership for your family member with an out-of-state PCP.</p>	