Agent FAQ: SmartHealth Transition to SmartChoice
Oregon Only – 2015

Applies to: ☑ ID ☑ MT ☑ OR ☑ Individual ☑ Small Group ☑ Large Group ☑ Fully insured ☑ Self-funded

SmartHealth Service Area

- Three-tier benefit structure
- Clackamas, Hood River, Multnomah, and Washington counties.

SmartChoice Service Area

- Two-tier benefit structure
- Benton, Coos, Crook, Curry, Deschutes, Douglas, Jackson, Jefferson, Josephine, Lane, Linn, Marion, Polk and Wasco counties

DEFINITIONS

2-Tier SmartChoice Plan: Plan has participating and nonparticipating provider benefit levels.

3-Tier SmartHealth Plan: Plan has Tier 1 participating, Tier 2 participating, and nonparticipating provider benefit levels.

Tri-State Service Area: Idaho, Montana, Oregon, and SW Washington (Pacific, Wahkiakum, Cowlitz, Clarke, Skamania, and Klickitat counties)

FREQUENTLY ASKED QUESTIONS

1. Will all Oregon 3-Tier SmarthHealth products be moved to 2-Tier SmartChoice products in 2015?

   SmartHealth products will transition to SmartChoice products and network upon renewal in 2015 in most cases. However, there are some exceptions.

   - Policies in Clackamas, Hood River, Multnomah, and Washington counties will remain on SmartHealth.
   - Policies in Benton, Coos, Crook, Curry, Deschutes, Douglas, Jackson, Jefferson, Josephine, Lane, Linn, Marion, Polk, and Wasco counties will transition at renewal.
     - A current large or self-funded employer may decline this change at their 2015 renewal (decision to be reviewed annually). However, a new SmartHealth policy cannot be written in a SmartChoice service area.

2. What are the options for employers with multiple locations in Oregon?

   - Single Product: Select a plan design that is available in all locations. For example, PSN is available statewide.
   - Right Fit Option: The employer selects multiple plan designs (maximum number varies by group size). Then the employees can select any one of those plan designs as long as it is available in their service area. This allows employees to decide the premium cost-share and coverage that best suits their needs.

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Multiple Products by Location: Large employers may select a SmartChoice, SmartHealth, and/or PSN plan design based on location. Those employees that reside in the SmartChoice area would be automatically enrolled in SmartChoice, those in the SmartHealth service area would be enrolled in SmartHealth, and those located in neither of those service areas would be enrolled in PSN for example.

3. Will a member need to select a new primary care physician (PCP) when they transition to SmartChoice?

The following are general guidelines, as providers are added, retire, or change their provider contracts or PCP status routinely. Anytime a member has a provider network change, it is important that the member confirm that their current provider is participating in their network at http://providerdirectory.pacificsource.com/.

- **SmartHealth Tier 1 PCP:** The member can keep their current PCP in most cases.
- **SmartHealth Tier 2 PCP:** Unless the provider changed to a Tier 1 contract, the member will need to select a new SmartChoice participating PCP that is accepting new patients.

4. How do the 3 tiers of benefit levels convert to 2 tiers when a member transitions from SmartHealth to SmartChoice?

- **SmartHealth Tier 1 Benefit Level:** SmartChoice participating provider benefit level
- **SmartHealth Tier 2 Benefit Level:** SmartChoice nonparticipating provider benefit level
- **SmartHealth Tier 3 Benefit Level:** SmartChoice nonparticipating provider benefit level

5. If a SmartChoice member travels within PacificSource’s tri-state service area and uses a SmartHealth participating provider, how are benefits processed?

Members are encouraged to seek services within their provider network’s service area. If a SmartChoice member travels to the SmartHealth service area, they must still follow normal preauthorization and referral requirements of their plan design. They must receive a referral from their primary care physician (PCP) in order to have their covered services processed at the participating provider level, unless it is for an urgent or emergency health condition*. This same referral requirement applies to Oregon SmartHealth members traveling to the SmartChoice service area.

- **Urgent/Emergent**: Covered services provided by a Tier 1 or Tier 2 SmartHealth provider are processed at the SmartChoice participating provider level.
- **Referral Obtained (and preauthorization if applicable)**: Covered services provided by a Tier 1 or Tier 2 SmartHealth provider are processed at the SmartChoice participating provider level.
- **Referral Not Obtained**: Covered services are processed at the SmartChoice nonparticipating provider level, unless the service is for an urgent or emergency health condition*

*Examples of urgent care include (but are not limited to) sprains; cuts; or minor injury. Examples of emergency medical conditions include (but are not limited to) convulsions or seizures; difficulty breathing; major traumatic injuries; poisoning; serious burns; sudden abdominal or chest pains; sudden fevers; suspected heart attacks; unconsciousness; or unusual or heavy bleeding.

The following are examples of services not considered emergency care: routine physical or eye exams, diagnostic services for chronic conditions, routine prenatal care, elective surgery, and scheduled follow-up visits for emergency conditions.

6. If a SmartChoice member travels outside PacificSource’s tri-state service area, are there any additional requirements for covered services to be processed at the participating provider level?

Yes. When coordinated care plans (SmartHealth, SmartChoice, SmartAlliance, and BrightIdea) renew in 2015, members on those plans must obtain preauthorization to receive their plan’s participating provider benefit level when seeking nonemergent or nonurgent services when traveling outside PacificSource’s tri-state service area. This requirement applies even if the member uses our First Choice or First Health travel network. PacificSource refers to this special preauthorization requirement for services received while traveling outside the PacificSource tri-state region as out-of-area plan approval.

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