

Health Insurance Network Definitions

Effective April 1, 2020, Marshfield Clinic Health System is offering HMO options for the Active Advantage and HDHP health insurance plans.

Under an HMO network, coverage is available to you and your covered family members from in-network providers. You can find a list of the in-network providers on the website at www.securityhealth.org/directory. Coverage is available under the HMO option if the health care provider and the facility are in network.

HMO Coverage

If you have HMO coverage, you must receive care from an in-network provider.

Benefits are not available for services received from out-of-network providers except in very limited circumstances. Example below:

- A service that you seek which might not be available from any in-network provider. In this situation, a network provider might refer you to or suggest that you go to an out-of-network provider.
 - You will need to contact Security Health Plan (SHP) before receiving care from an out-of-network provider.
 - SHP will provide a written decision on whether your services from an out-of-network provider will be covered.
 - If SHP does approve those services, those claims will be processed based on the usual, customary and reasonable (UCR) fee schedule for out of-network providers. This means that the out-of-network provider would be paid as if they were an in network provider and any amount over that would be your responsibility.
 - The HMO option will offer the lowest cost for employees for services received from MCHS providers and facilities.
- Referrals
 - A recommendation or referral by an in-network health care provider to receive services from an out-of-network health care provider is not covered unless prior authorized by SHP

or otherwise stated in a member's Schedule of Benefits. Please have your health care provider contact SHP before you receive non-emergency or non-urgent services from out-of-network health care providers.

Point of Service Coverage (POS)

If you are covered by a POS health insurance network, you have in-network and out-of-network coverage and benefits.

- The reimbursement or benefit you receive varies depending on the provider.
- You have the lowest out-of-pocket cost when you receive care from in-network providers at in-network facilities.
- You have higher out-of-pocket costs when you use out-of-network providers and facilities. Claims processed for out-of-network providers and facilities are based on the UCR fee schedule, which means your out-of-pocket costs will likely be higher for services you receive from out-of-network providers.

Indemnity Coverage

If you are covered by an Indemnity health insurance network, you can choose to receive care from any in-network provider or out-of-network provider.

- Claims processed for out-of-network providers and facilities are based on the UCR fee schedule, which means your out-of-pocket costs will likely be higher for services you receive from out-of-network providers.



Urgent/emergent-all health insurance plan options (same as current benefit)

Urgent/emergent care is covered subject to applicable benefit limitations, deductible, coinsurance and copayment amounts. ([Review this information](#) when seeking urgent and emergent care services.)

Medical emergency definition:

A condition with acute symptoms of sufficient severity, including severe pain, that with lack of medical attention would likely result in:

- Serious jeopardy to the participant's health.
- Serious impairment to the participant's bodily functions.
- Serious dysfunction of one or more of the participant's body organs or parts.

Urgent care definition:

Care that is needed sooner than a routine doctor's visit and does not meet the criteria for medical emergency. It is not follow-up care, unless such care is necessary to prevent the member's health from becoming significantly worse before reaching a participating provider.

Get convenient care without leaving home or work:

[Review this information about](#) Care My Way services that are available in Wisconsin, Minnesota and Michigan.



Marshfield Clinic Health System