

Provider Network Access Plan





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For FirstCare HMO and PPO Members

At FirstCare Health Plans, we put you first. We strive to provide you with the resources you need to access the high-quality care you have come to expect from FirstCare. Your plan includes access to a network of providers (i.e., doctors, hospitals, other health care providers, etc.) to meet your health care needs. These providers are contracted with us and are considered "in-network." They are available to you for a full range of covered health care services.

This provider network access plan describes the process we use to develop and maintain adequate provider access.

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I. FirstCare Networks

Throughout our 108-county service area, FirstCare's networks include Primary Care Physicians (PCPs) and specialists, as well as behavioral health, substance abuse and autism providers. Physical therapy (PT), occupational therapy (OT), speech therapy (ST), rehabilitation services, including additional ancillary providers, and the majority of Acute Care Hospitals are also included.

These networks are open access, which means you are encouraged to choose a PCP, and you do not need a referral from your PCP to see an in-network specialist.

When contracted providers are not available within the mileage access standards supplied by the Texas Department of Insurance (TDI), FirstCare provides for in-network benefit coverage in a variety of ways depending on the type of provider and the specific medical need of the patient. The most common practices include:

- 1. Negotiating ad hoc agreements with local providers within the access standards. Ad hoc agreements prohibit balance billing of members.
- 2. Assisting members in identifying contracted providers in alternative specialties within the mileage standards who are qualified to treat the condition. When using contracted providers innetwork benefit are paid and providers are prohibited from balance billing the member.
- 3. When no appropriate providers are available within the mileage standard, in-network benefits will be paid for the nearest reasonably located contracted provider or a reasonably located non-contracted provider. Contracted providers are prohibited from balance billing the member.

See the following pages for access information by county and by provider specialty, for both medical and behavioral health services.

A. Identifying your FirstCare Health Plans network

The provider network for your FirstCare plan is shown on the front of your FirstCare member ID card. If you are unable to locate the name of your provider network, contact FirstCare Customer Service at:

- HMO 1-800-884-4901;
- PPO 1-800-240-3270;
- Marketplace 1-855-572-7238; and
- TTY/TDD (all plans) 1-800-562-5259.

B. When a covered service is not available from a FirstCare in-network provider

Most health care specialty services are available from providers in FirstCare's provider network. However, if our network does not have a provider to deliver a covered benefit, you should contact Customer Service to inform us before the services are provided. We will work with you to find an innetwork provider within a reasonable geographic distance.

In such cases, if we cannot find an in-network provider, we will arrange for you to receive care from an out-of-network provider, at no additional cost to you. If you do not request a network exception before the services are provided, the services may be denied.

C. Network Development Strategy

FirstCare considers several criteria when building and evaluating possible additions to our provider networks or tiers of providers within our networks. We consider the service area of the products and plans utilizing the network and the nature of services covered under the products/plans. FirstCare also considers the ability of existing network providers to adequately deliver covered services—



including the relative demand and utilization of covered services and the number and types of providers that can provide the covered service—and the relative costs to include or exclude a provider.

The following factors, among others, are considered when FirstCare develops a provider network:

- Which and how many providers work in the area
- Which providers meet FirstCare's quality and credentialing standards
- Which providers agree to contract with FirstCare
- How many members we anticipate will use the network
- Which providers are important to specific employer groups or other groups of members
- What the PCP referral patterns are in the area (i.e., who PCPs normally send their patients to for specialty care)

D. FirstCare Network Adequacy Standards

At FirstCare, we have established standards to help ensure that you have adequate access to physicians, hospitals and other health care providers—considering many factors in order to identify, evaluate and remedy problems concerning access to care and the continuity and quality of care, including:

- The distance you must travel to see a provider and/or receive hospital services
- The percentage of PCPs accepting new members (i.e., those who have "open" practices)
- The number of PCPs compared to the number of members
- The waiting time between your call for an appointment and the appointment time and date
- The on-call or after-hours availability of providers
- The volume of technological and specialty services available to serve your needs when you require covered technologically advanced or specialty care
- Linguistic and cultural capability of the provider

We monitor compliance with these standards annually by reviewing reports that assess the size and distribution of the network, evaluating member satisfaction surveys, and developing surveys that focus on monitoring compliance with the standards. Any action plans resulting from those surveys address opportunities for improvement that are identified during the process. This may include working with providers in the FirstCare network or contracting with out-of-network providers.

II. FirstCare Provider Directories

To get the most up-to-date information about FirstCare's network providers in your area, you can visit www.FirstCare.com/FindAProvider or call the Customer Service number on your member ID card, Monday through Friday, from 8 a.m. to 5 p.m. CT. TTY/TDD users should call 1-800-562-5259.

FirstCare's directories are refreshed daily using the information we receive from providers. Some providers may have been added or removed from our network after this directory was last updated. Before getting care, please ask your provider if he/she participates in your benefit plan's provider network. You can find your benefit plan's provider network by looking at the front of your member ID card. Also, if you're not a current patient, ask the provider if he/she is accepting new patients.

If you are getting care at a participating hospital, surgery center, emergency room, or outpatient facility, some of the doctors that work there—such as anesthesiologists, radiologists, and emergency room physicians—may not be part of FirstCare's network. Make sure to ask the facility if all the doctors that will be providing your care are part of FirstCare's network. If you need help finding a provider who is part of FirstCare's network, call our customer service team.



III. Provider Counts by FirstCare Network

As of January 31, 2018:

	Networks			
Provider/Specialty*	FirstCare Select HMO	FirstCare Select Plus HMO	FirstCare Access PPO	FirstCare MyChoice™ PPO
Internal Medicine (PCP)	367	386	399	362
Family Medicine or General Practice	1852	1925	1953	1726
Pediatrics	2159	2252	2278	2100
OB/GYN	709	738	746	689
Anesthesiology	1591	1745	1749	1444
Psychiatry	237	250	250	231
General Surgery	352	371	369	333
Hospitals (Acute Care only)	123	127	127	108

^{*}An active access plan is available for these classes of providers.

IV. FirstCare HMO Out-of-Network Coverage

If you are getting care at a participating hospital, surgery center, emergency room, or outpatient facility, some of the doctors that work there—such as anesthesiologists, radiologists, and emergency room physicians—may not be part of FirstCare's network. Make sure to ask the facility if all the doctors that will be providing your care are part of FirstCare's network. If you need help finding a provider who is part of FirstCare's network, call our customer service team.

Click <u>here</u> for information regarding out-of-network coverage for FirstCare HMO members.

V. FirstCare Provider Access Information

A. FirstCare Select HMO Network

Click here to access the provider access information for the FirstCare Select HMO network.

B. FirstCare Select Plus HMO Network

Click <u>here</u> to access the provider access information for the FirstCare Select Plus HMO network.

C. FirstCare Access PPO Network

Click here to access the provider access information for the FirstCare Access PPO network.

D. FirstCare MyChoice™ PPO Network

Click <u>here</u> to access the provider access information for the FirstCare MyChoice™ PPO network.



E. HMO Practitioner Percentage Report

Click <u>here</u> for details on the percentage of claims processed by providers—both in-network and out-of-network for FirstCare HMO members.

VI. FirstCare Customer Service

Our Customer Service representatives are available to assist you. To better serve you, these representatives receive specialized training in areas such as service skills, problem-solving, our benefit plans and our provider networks.

FirstCare Customer Service is available Monday through Friday, 8 a.m. to 5 p.m. CT at the following phone numbers:

- HMO 1-800-884-4901;
- PPO 1-800-240-3270;
- Marketplace 1-855-572-7238; and
- TTY/TDD (all plans) 1-800-562-5259.





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