

Medical Plan Networks

What you need to know

Your medical carrier has its own network of doctors, hospitals and other providers that offer their services at a discount. That means savings for you when you stay in-network.

But not all networks are the same. There are different types to know about. It might be an important part of your decision before you enroll. There are three types of networks:

- **Broad network (BlueCross BlueShield):** includes a large number of doctors, hospitals and other providers across the country.
- **Select network (Aetna Premier Care):** includes a smaller group of doctors, hospitals and other providers. Your contribution amount is usually lower if you choose a medical carrier that offers a select network. If your preferred providers are in-network, it can be a great choice. If your preferred providers aren't in-network, out-of-network coverage is available but your costs for care could be much higher than with a broad network.
- **ACO network (Aetna Premier Care Plus):** includes a defined group of in-network doctors, hospitals, and other providers that work together to deliver a coordinated health care experience. Out-of-network coverage is not available unless there is an emergency. ACO groups and regions include:

Atrium Health (Charlotte)	Emory / Northside (Atlanta)
Atrium / Wake Forest Baptist (Winston Salem)	New York, NY
Baptist / St. Vincent's (Jacksonville)	Orlando Health (Orlando)
Duke / WakeMed / Cone (Raleigh & Greensboro)	Innovation Health (Northern Virginia)

- **Regional network:** Available through Kaiser Permanente in some locations. If you enroll in a Kaiser Permanente plan, you'll need to seek care from providers who are in their network (except in an emergency), since Kaiser Permanente generally offers only in-network coverage. Depending on where you live, Kaiser Permanente may or may not be available.

Carrier Network Names

BlueCross BlueShield	Aetna	Kaiser Permanente
Broad <u>BlueOptions</u>	Select <u>Aetna Premier Care</u> Aetna ACO <u>Aetna Premier Care Plus</u>	Regional Regional networks offered where <u>Kaiser Permanente</u> is available

What you need to do

- Use the medical plan carrier's online provider look-up tool to see which carrier networks include your doctors, hospitals and other and health care providers.
- If you'd like to explore enrolling in medical coverage through a carrier offering a select network, it's especially important to use the provider look-up tool. You'll find the carrier network names included with the results you get for each provider you look up.
- Before you decide on a carrier, it's a good idea to double-check with your preferred providers to make sure they participate in the network where you live. Your doctor may have the very latest information about his or her participation in carrier networks.