## Quick Guide for PPO Members



of South Central Wisconsin

- Members who have PPO coverage can see providers nation-wide and not be limited to a specific healthcare system. GHC-SCW contracts with Multiplan to provide a broader choice of healthcare providers at an in-network cost to members.
- 2. The logo on the front of your card tells you what national network you belong to.



## PHCS In-Network Benefits

- **3.** Members should contact Multiplan to find out if a provider is in-network or out of network.
  - In-network means they belong to your network, and you will pay the in-network cost to see this provider.
  - Out of network means they do not belong to your network. You can still see this provider, but you will pay the out of network price.
- 4. To find an in-network provider or service, call the phone number listed on the back of your card or go to: <u>multiplan.com/</u> <u>webcenter/portal/ProviderSearch</u>.
  - Click on the green box labeled "Select Network" and choose your network (PHCS or HealthEOS).
  - When "Do you see any of these statements on your benefits ID card" appears, choose "I don't see any of these statements."
  - The logo is located on the front of your card.
  - Search for your provider.
- 5. Members with PPO coverage are not required to have a prior authorization (PA) to see a primary care provider (PCP) or a specialty provider.
  - A PA may be needed for other services listed here: ghcscw.com/plan-providers/prior-authorization
  - Your provider may submit a PA request here: <a href="mailto:ghcscw.com/plan-providers/prior-authorization">ghcscw.com/plan-providers/prior-authorization</a>
  - Failure to submit a PA may result in reduced payment or application of a penalty.
- 6. Members should contact GHC-SCW Member Services for questions about insurance benefits and claims questions such as co-pays, deductible, coinsurance, services needing a Prior Authorization, maximum out of pocket, etc.
- 7. Multiplan Frequently Asked Questions: multiplan.us/members
- 8. Important Phone Numbers
  - PHCS Network: (800) 922-4362
  - HealthEOS Network: (800) 279-9776
  - GHC-SCW Member Services can be reached Monday through Friday, 8 a.m. to 5 p.m. by:
    - ° Calling (608) 828-4853 or toll-free (800) 605-4327
    - Sending a message through <u>GHCMyChart</u><sup>SM</sup>

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