



GEISINGER GOLD

Member Update

Fall 2020

Geisinger

Stay healthy during the pandemic

Now more than ever, it's important to take care of your physical and mental health. We're ready to help you do just that with in-person and virtual resources.

It's safe to see your provider

Clinics, hospitals and doctor's offices are doing everything they can to make sure you and your family can get the care you need — and stay safe while doing it. You can schedule your well visits, vaccinations and screenings knowing your healthcare providers are taking all necessary precautions to keep you safe.

Better health from the comfort of home

There are plenty of online resources we offer for learning about everything from coronavirus to mental health.

Browse through them all:

- GeisingerHealthPlan.com
- geisinger.org/coronavirus
- geisinger.org/health-and-wellness/wellness-articles

Have specific questions about coronavirus? Just click the messaging icon at the bottom right of the geisinger.org page and a health and wellness professional can answer them. You can also call the COVID-19 hotline 24/7 with your questions at 570-284-3657.

At GHP, we're always here to help with your healthcare needs.

New ID cards are coming

You will receive new health plan ID cards before Jan. 1, 2021. Your member ID number will remain the same, but you'll need to use your new card starting Jan. 1.

One change to the ID cards is that Geisinger's pharmacy claims will be processed by PerformRx starting Jan. 1, 2021. This will improve your access to quality, affordable prescription medications and lower your overall healthcare costs. Present your new ID card at your pharmacy for prescriptions filled after Jan. 1.

Resisting antibiotic resistance

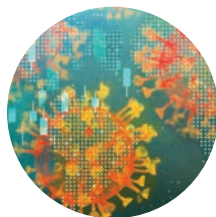
When bacteria cause an illness such as an ear infection, antibiotics can be the best weapon to fight them. But bacteria have begun fighting back through antibiotic resistance, which is when they develop the ability to defeat the antibiotics. Antibiotic-resistant bacteria can continue to grow and spread in the body.

Bacteria become resistant when they're exposed to antibiotics frequently. If you take antibiotics when they're not needed, harmful bacteria can build up a tolerance to them. Then antibiotics are less effective at treating illnesses.

So keep this in mind: Antibiotics aren't always the answer. They don't work on viruses, like those that cause colds, bronchitis and the flu. These respiratory viruses usually go away in a week or two without treatment.

If you feel sick, ask your doctor if antibiotics are necessary. If they aren't, your doctor can tell you what to do to feel better while your body fights off the virus. And if you do need antibiotics, be sure to take them exactly as prescribed.

So practice frequent handwashing, keeping your distance from others and getting recommended vaccines, like the flu shot. Because preventing illness in the first place is the best way to avoid issues with antibiotic resistance.



Charges for personal protective equipment

To protect patients and themselves during the COVID-19 pandemic, healthcare providers are using a lot of personal protective equipment (PPE) like masks, gloves and face shields. However, you should know that providers can't bill you for the increased use of PPE. If you do receive a bill for items like gloves and masks from your provider, call GHP Customer Care and we'll help resolve this for you.

Other billing issues we can help resolve for you;

- Providers aren't allowed to bill you directly for amounts beyond what's allowed by insurance. That's called "balance billing," and it's a violation of our provider contract.
- Providers, laboratories and other testing facilities are not allowed to "price gouge," or charge a lot more for tests than what they cost. That's also a violation of our provider contract.

You should get healthcare at a fair price. If you have any issues with bills you received from your provider, call us at the Customer Care number on the back of your card. We're happy to help.



Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY: 711)。



Is your Gold plan right for you?

We can help!

Do you have questions about your Geisinger Gold benefits? Want to hear about other plan options? There's a plan that fits your needs, and we can help you find it. Call our team at 855-631-2890 (TTY: 711) during the Annual Election Period, from Oct. 15 through Dec. 7. Someone will be available to help daily from 8 a.m. through 8 p.m.

Geisinger Gold plans give you access to a large network of healthcare providers and facilities. With so many contracted providers to choose from, you can find the care you need close to home. And we cover important services you need. Some of the many member favorites are:

- A \$0 annual deductible
- No referral required to see specialists
- Low copays for doctor visits
- Convenient, money-saving delivery of prescriptions by mail
- An annual wellness visit at no cost to you

Another great benefit of Geisinger Gold is our Teladoc service. You can connect with highly trained doctors who can diagnose and treat non-emergency issues right over the phone or computer. No in-person visit needed, so you don't even have to leave your house. You can even get prescriptions through Teladoc.

You need access to excellent care and essential services — lots of extras are a nice bonus. Explore your plan's benefits or hear about other options to fit your budget by calling the customer care team today.

Help fight insurance fraud

Insurance fraud can happen to anyone. Knowing how to spot it and report it can help save you and your family a lot of headaches.

The first thing to remember? Use caution when providing your health insurance information, including your member ID number.

Be on the lookout for fraudulent situations like these:

- A request for payment for a service that wasn't provided
- A charge for a more expensive service than what was provided
- An incorrect condition or diagnosis to maximize payment
- Selling or sharing an insurance identification number or information so false claims can be filed

There are many others, too, which is why Geisinger Health Plan's Anti-Fraud Program helps detect and eliminate potential fraud and abuse. You can report fraud anonymously, and all reports are kept confidential.

If you suspect fraud or abuse, contact GHP by:

Email: fa@geisinger.edu
Phone: 800-292-1627 or the customer service number on your insurance card
Mail: Geisinger Health Plan Anti-Fraud Program
100 N. Academy Ave.,
Danville, PA 17822-3220





MC 32-20
100 N. Academy Ave.
Danville, PA 17822

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Geisinger Health Plan ranked No. 1 in PA

The J. D. Power 2020 U.S. commercial member health plan study ranked Geisinger Health Plan #1 in member satisfaction in the Pennsylvania region. The study, now now in its 14th year, measures satisfaction among members of 149 health plans in 21 regions across the United States.



“This award is further proof — directly from our members — that GHP provides outstanding customer service,” said Kurt Wrobel, GHP president. “Answering questions quickly and accurately, communicating clearly and providing coverage at competitive prices are all areas where we strive to do well every day. Thanks to our employees who provide this high level of service.”

Six key factors are examined through the study, including billing and payment, cost, coverage and benefits, customer service, information and communication, and provider choice. The study also measures several other key aspects of the experience and member engagement.

GHP achieved the highest score in the following factors: Cost, Information and Communication, Billing and Payment.

Medications: The safe and convenient way

Take advantage of CareSite, Geisinger’s mail-order pharmacy, to have 90-day supplies of your medications mailed right to your door!*



To get started, call the CareSite Mail-Order Pharmacy at 844-878-5562 between 6:30 a.m. and 5 p.m. on weekdays. Or visit [geisinger.org/pharmacy](https://www.geisinger.org/pharmacy) anytime.

**This benefit includes maintenance medications, like diabetes, blood pressure or cholesterol medications, but does not include all medications. Benefits and costs will vary, depending on your specific coverage, or if you’re enrolled in a cost assistance program. Contact the Customer Care Team with any questions.*