GEISINGER HEALTH PLAN

Getting to know Geisinger Health Plan

Geisinger

Caring for Pennsylvanians since 1985

Allow us to introduce ourselves. We're Geisinger Health Plan* (GHP), and over 530,000 of your neighbors right here in Pennsylvania trust us to provide them with high-quality, affordable healthcare benefits.

When we first started out, we only partnered with our own Geisinger providers. Now we also partner with hundreds of non-Geisinger providers so it's easy for members across the state to get great care, whether they're individuals or employers.

Changing the way your healthcare is provided and paid for, while effectively managing medical costs and improving outcomes, has gotten us national praise. New plan options are always in the works to meet your needs, because we know our members and groups need flexibility in premiums and plan designs. But most important to us? Offering the best member experience





Coverage options fit the needs and budgets of all Pennsylvanians:

- Businesses of all sizes
- Individuals and families
- Medicare beneficiaries
- Medical Assistance recipients
- Children enrolled in the Children's Health Insurance Program (CHIP)

How can we help you? Let's find out together.

Working together for you

Here at GHP, we're an essential part of Geisinger, which is dedicated to community-focused, not-for-profit, physician-led healthcare, medical research and education.

Working closely with our clinical partner provides the perfect balance between acting as a provider and an insurer. Together, we've identified and eliminated services that don't add value to healthcare outcomes, which has led to successful initiatives in healthcare delivery and payment reform.

This integration allows us to test innovative strategies for care delivery and payment. We impact both the delivery and the payment of care, which means we can explore ways to make sure patients get the highest-quality, most coordinated care — all at the lowest possible cost.

Turn to us for quality

Over the years, we've developed systems and strategies to continuously improve the quality of our programs and services.

And it shows. The National Committee for Quality Assurance (NCQA) highly rated Geisinger HMO, Geisinger PPO and Geisinger Gold's HMO among private and Medicare health plans in Pennsylvania for 2019. Geisinger HMO and PPO plans received a 4 out of 5 rating. And Geisinger Gold HMO received a 4.5 out of 5 rating. This reflects our commitment to consumer satisfaction, preventive care and treatment measures.

The Centers for Medicare and Medicaid Services also provide quality-related information to help members choose the highest quality plans available in their area. In 2019, Geisinger Gold's HMO plan received 4 out of 5 stars.

Network of healthcare providers

More than 37,000 healthcare providers participate in our Pennsylvania network, including:

- 4,000 primary care physicians
- 1,800 primary care sites
- 33,000 specialist physicians
- 130 participating hospitals
- More than 3,000 pharmacies



We're top-ranked in Pennsylvania

According to the NCQA 2019 State of Health Care Quality report, GHP members are more likely to receive recommended preventive screening and medical procedures.

The annual report provides benefit managers, health plans, consultants, the media and others with easy access to comprehensive information about health plan quality and performance. The report is broken into measures of care and member satisfaction.

Here's where our members benefited most from our coverage:

Pennsylvania – Commercial HMO

- No. 1 in beta-blocker treatment persistence after a heart attack
- No. 1 in medication management in people with asthma, ages 19–50
- No. 1 in appropriate use of asthma medications, ages 5–11

All this simply means our members get better care: Kids are more likely to see their doctor and get vaccinations to protect them from illnesses. Adults are more likely to have important screenings and stay on medications that prevent future heart attacks.

The source for data contained in this publication is Quality Compass® 2019 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass 2019 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass is a registered trademark of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

Pennsylvania – Medicare

- No. 1 in blood pressure control for members with diabetes
- No. 1 in mental illness hospitalization follow-up
- No. 1 in disease modifying antirheumatic drug therapy for rheumatoid arthritis

We've got you covered. No matter what life brings.

Businesses of all sizes

Our traditional HMO allows employers of any size to provide top-quality coverage for employees and their families. A modified version of our standard HMO comes with a lower premium, but has cost-sharing for some services. We also offer self- and level-funded plans for groups with 5 to 99 employees. Geisinger Extra encourages members to use a ProvenHealth Navigator[®] medical home site with lower office visit copays. And we offer a variety of PPO plans for added flexibility in out-of-network coverage.

Small businesses

Our ACA-compliant small business (1 to 50 full-time employees) health plans are available to employers with network options that offer a choice of benefit plans at competitive prices.

Individual

We offer several ACA-compliant plans for individuals and families with reduced premiums based on income. Plans are offered in both the federal exchange, healthcare.gov, and Geisinger Marketplace, our private exchange.

Level-funded plans

Geisinger Funding Alternative (GFA) level-funded plans are available to new groups with 5 to 99 enrolled subscribers (or 2 to 99 enrolled subscribers for renewing clients), combining the predictable payments of fully insured plans with the cost savings of traditional self-funding. This is ideal for small businesses that have a generally healthy pool of employees and expect a low number of high-cost claims.

Medicare

Geisinger Gold plans offer comprehensive healthcare benefits exclusively for Medicare beneficiaries.

CHIP

Pennsylvania's Children's Health Insurance Program (CHIP), brought to you by GHP Kids, is committed to providing complete care to all eligible, uninsured children and teenagers in our service area.

Medical Assistance

GHP Family provides quality coverage to Pennsylvania's Medical Assistance (MA) recipients through the HealthChoices program. HealthChoices is Pennsylvania's innovative managed care program for MA consumers.



We want to keep you healthy

For members with a complex medical history or specific disorders, our care coordination nurses can help them and their families navigate through the wide variety of services available.

ProvenHealth Navigator

ProvenHealth Navigator[®] is a partnership between primary care providers and Geisinger Health Plan to improve members' health. Also known as a "medical home," ProvenHealth Navigator provides a case manager who works closely with the member, their healthcare provider and their family by coordinating care with hospitals, specialists, pharmacists and skilled nursing facilities. Members have access to registered nurses 24/7. So if there's a complication, this resource significantly reduces people's hospital admissions and readmissions.

Health management

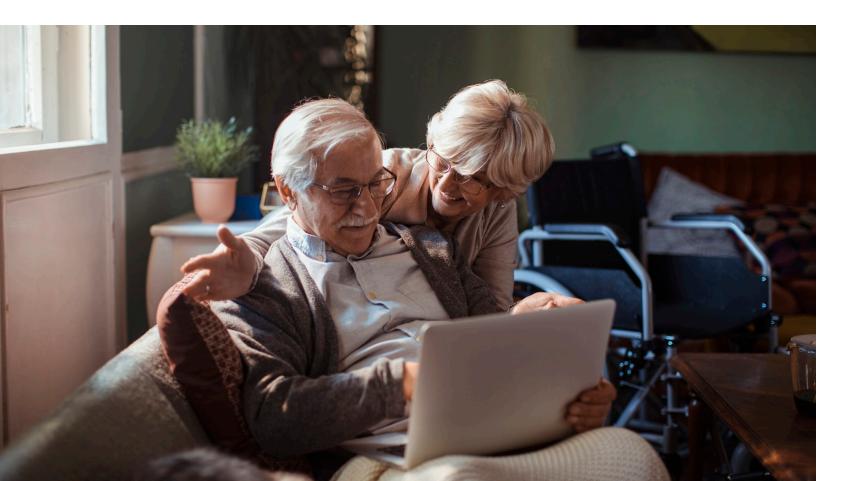
We offer programs that provide members with specialized instruction on how to deal with specific disorders, better manage their symptoms and improve their quality of life in these areas:

- Asthma
- Chronic obstruction
- Diabetes
- Heart disease
- Heart failure
- High blood pressure
- Osteoporosis
- Pulmonary disease (COPD)
- Tobacco cessation
- Weight management

Wellness

Members stay healthier because they get the support they need.

- **Tobacco cessation:** Professional support provided via phone, individual or group counseling over the course of five sessions helps break addiction to tobacco products, such as cigarettes, pipes and smokeless tobacco.
- Weight management: With a focus on developing a healthy lifestyle, members work with a health manager to set manageable goals, eat healthy and stay active. The goal is to help you take charge of your weight for the rest of your life.
- Health reminders by phone: For members who scheduled a recommended appointment, we'll contact them directly at home with reminders about immunizations and important screenings.
- Prenatal education: A variety of prenatal classes are available through select hospitals.
- **Out-of-network services:** If a member is outside our service area and needs medical attention, we'll see that they get it. We can even arrange to have them transported back home to be cared for by their own physician.
- Health risk assessment: A health risk assessment (HRA) provides a current health snapshot and evaluates a member's risk for certain health conditions. After their HRA is taken, the member will get regular customized health information emails.



Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company comply with applicable federal civil rights laws and do 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)。

Geisinger Gold Medicare Advantage HMO, PPO and HMO D-SNP plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company, health plans with a Medicare contract. Continued enrollment in Geisinger Gold depends on annual contract renewal.

