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a **Point32Health** company

# Insights Updates

EMPLOYER NEWSLETTER | FALL 2024

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## Leadership Update

Please join us in welcoming **Jake Biscoglio** as our new President, Commercial Markets and Specialty Business.

[Learn More About Jake >](#)

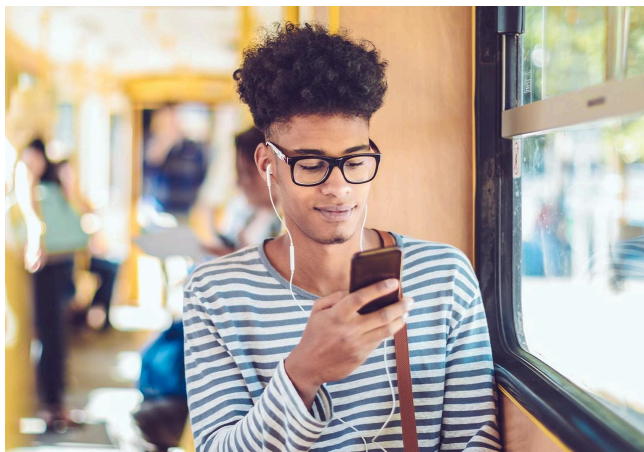
Supporting Your Employees



## Accessing Mental Health Support

Mental health and substance use conditions affect people across all demographics, yet many delay care due to stigma, difficulty finding providers, understanding coverage or managing costs. Harvard Pilgrim health plans include behavioral health benefits and resources to address these concerns.

In addition to our Behavioral Health Service Navigators, our network of providers also includes **Grow Therapy** (nationwide virtual therapy) and **Autism Care Partners** (applied behavior analysis). We encourage you to share these **behavioral health resources** with your employees.

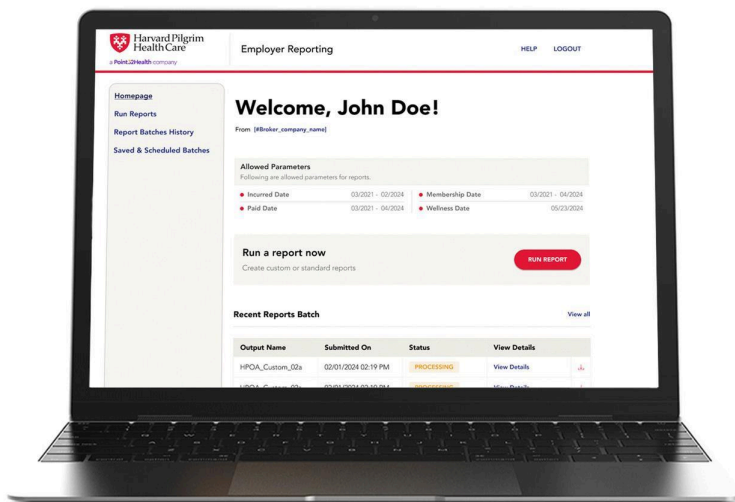


## MyWire Helps Maximize Benefits

MyWire is Harvard Pilgrim's HIPAA-compliant and secure text messaging channel. It's a great resource for your employees to get started with their new plan and stay up to date on existing plan offerings, discounts and more.

[Learn More >](#)

# Employer Tools and Policy Updates



## Expanded Reporting Tools

New and improved solutions from our HPOA+ platform are coming your way soon. Later this fall, we will be expanding our self-service (group) reports to include:

- Expanded report homepage
- Combined, integrated data for migrated accounts
- Ability to define frequency and schedule report runs
- New customization features for report-specific data elements
- Expanded benchmarking capabilities
- Real-time analyses

## Sunset of Carrum Health Pilot

The Carrum Health pilot program concluded on September 30, 2024. Harvard Pilgrim ensured no negative member impact occurred from this change.

# Products and Programs



## 2025 Pharmacy Program

Our pharmacy programs and formulary strategies reflect our commitment to balancing access to effective medications with cost-management techniques. As a reminder:

- Harvard Pilgrim formularies and searchable drug lists will be available **online** by October 15, 2024.
- **NEW** Core formulary will replace the Value formulary (in MA, RI, ME).
- **NEW** Copay Card Program becomes available starting on January 1, 2025. *Fully insured accounts in MA, NH, RI.*



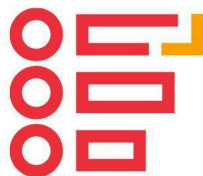


## 2025 PPO Network

Beginning on January 1, 2025, the Harvard Pilgrim PPO network will evolve to the NEW PPO Access network. The PPO Access network will use UnitedHealthcare's Choice+ Network (for access outside of the Harvard Pilgrim service area: MA, NH, RI, ME, VT) to deliver savings on medical costs and member premium.

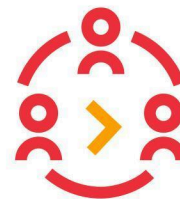
UnitedHealthCare's Choice+ Network offers members access to more than 1.7 million providers and 4,500 hospitals nationwide. *For small group accounts only.*

PPO members will receive notification of this network change 90 days prior to their 2025 plan effective date, as well as new member ID cards. A copy of the member notification can be viewed [here](#).



### 2025 Tiered Network Changes: ChoiceNet

Effective January 1, 2025, **ChoiceNet**, Harvard Pilgrim's 3-tiered provider network, will have a few changes including the addition of UMASS Memorial Medical Center and Sturdy Memorial



### 2025 Tiered Network Changes: FOCUS

We're pleased to announce that UMASS Memorial Medical Center and Sturdy Memorial Hospital (and their affiliated providers) have joined the **FOCUS network**, effective January 1, 2025. With

Hospital (and their affiliated providers). Impacted members will receive a notification of all tier changes 60 days prior to January 1, 2025. ChoiceNet includes thousands of participating doctors, specialists and 150+ hospitals. *For large group accounts in Massachusetts only.*

55,000+ doctors and other clinicians, 22,000+ behavioral health providers and 52 hospitals, this network offers significant savings over full-network plans. Authorized Access is no longer required for this network. *For accounts in Massachusetts only.*



## Open Enrollment Made Easy

Harvard Pilgrim offers specialized tools to help simplify the open enrollment process for your employees. According to HR research data, 41% of employees consider open enrollment confusing.<sup>1</sup>

**HYKE's benefit decision support** helps employees make informed decisions about plan selection and minimize expenses. Plus, it also alleviates the administrative load on your HR team (90% employer satisfaction).<sup>2</sup>

Once your employees choose a plan, they can talk to a dedicated team of experts from **SmartStart**, who can assist with enrollment questions, clinical transition support and more.

1. Data from Benefitspro.com.

2. HYKE Decision Support platform is available to Harvard Pilgrim Health Care large groups (150+ subscribers offering at least 2 plans, one of

which has an HSA). Statistics are provided by HYKE and based on HYKE internal pre- and post-enrollment data provided by employers with estimated usage, costs, premiums, and HSA contributions, comparing HYKE users to non-HYKE users within the same employer.

## DOCTOR ON DEMAND



**"Doctor on Demand is amazing! They are so convenient for basically anything you would go to a walk in for... and they send your prescription immediately. You can see a doctor from your own home without having to sit in a waiting room. I recommend them to everyone."**

**Harvard Pilgrim Member**

Your employees can request a virtual visit with a U.S.-based doctor 24/7 for non-emergency conditions such as upper respiratory infection, upset stomach or skin rash, using live video or voice call via a smartphone, tablet or computer. They can also access confidential therapy and build an ongoing relationship with the provider of their choice. Appointments are confirmed in less than 72 hours. Employees can set up a Doctor On Demand account with their member ID Card in just a few clicks.

[Learn More](#)



## New Living Well Health Portal Rewards

Beginning January 1, 2025, the Living Well Enhanced Rewards program will be expanded to Harvard Pilgrim (fully insured) small group members across all the states in which we operate: MA, NH, ME and RI.

Currently, the Living Well Enhanced Rewards program is only available to fully insured, large group accounts. Members who do not qualify for the Enhanced Rewards program will continue to have access to the Living Well Core Rewards program.





## Expanded Childbirth Class Reimbursement Program

Beginning January 1, 2025, more commercial members (fully insured and eligible ASO plans) will be eligible for reimbursement for completing a childbirth education class at a participating hospital or facility.

- Large group members can get reimbursed for up to \$150
- Members of small group plans can get reimbursed for one class or course



## Tinyhood Virtual Childbirth Classes

All commercial members can now participate in the discount program for **Tinyhood online parenting classes**. The discount gives members one month of online classes for free, followed by 25% off their annual membership. The program began on July 1, 2024, and is part of Harvard Pilgrim's discounts and savings offerings. Parenting lessons cover topics ranging from childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more.

## Improve Oral Health and Vision Care

As a reminder, adding our new dental or vision plans to your employees' benefits design is easy. And, we also offer great account support to save you time, and help your employees maximize their benefits.



We are dedicated to ensuring all our members have equitable access to high-quality, affordable health care. Our approach and collective efforts continue to yield tangible benefits and national recognition. You can learn more about our efforts in the community in our **2023 Impact Report**.

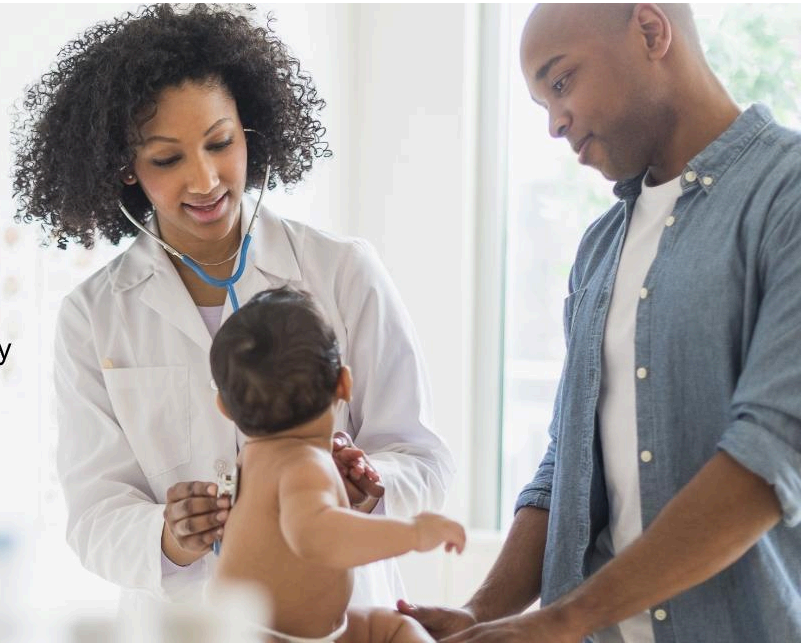
## Need Support?

Email the Broker & Employer Service Team at [myserviceteam@point32health.org](mailto:myserviceteam@point32health.org) or call **800-637-4751**.

# Online Provider Search

Our search tool makes it easy for employees to search for providers quickly from their secure member account.

[Find a Provider](#)



[Manage](#) your preferences | [Opt Out](#) using TrueRemove™  
Got this as a forward? [Sign up](#) to receive our future emails.  
View this email [online](#).

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