

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

Harvard Pilgrim Health Care is committed to ensuring that all our members have adequate access to quality care. Harvard Pilgrim maintains specific member access standards for the number and geographic distribution of primary care providers, high-volume/high-impact specialists, and behavioral health providers.

These standards, which Harvard Pilgrim reviews annually, apply universally to all plans, but vary by state/service area to adapt to each one’s unique state requirements and geographic mileage criteria. We analyze our provider network’s compliance with the member access standards on a quarterly basis.

Currently, Harvard Pilgrim offers plans in Massachusetts, New Hampshire, Rhode Island, and Maine. In conjunction with state regulations, Harvard Pilgrim’s access standards for Exchange and non-Exchange plans are:

State*	Primary Care	High Volume/High Impact Specialists**	Behavioral Health	Compliance Rate
Maine				
<i>Metro</i>	1 in 15 minutes/10 miles	1 in 30 minutes/20 miles	1 in 15 minutes/10 miles	90%
<i>Micro</i>	1 in 30 minutes/20 miles	1 in 50 minutes/35 miles	1 in 30 minutes/20 miles	90%
<i>Rural</i>	1 in 40 minutes/30 miles	1 in 75 minutes/60 miles	1 in 40 minutes/30 miles	90%
<i>CEAC</i>	1 in 70 minutes/60 miles	1 in 90 minutes/85 miles	1 in 70 minutes/60 miles	90%
Massachusetts				
<i>Large Metro</i>	1 in 10 minutes/5 miles	1 in 20 minutes/10 miles	1 in 10 minutes/5 miles	90%
<i>Metro</i>	1 in 15 minutes/10 miles	1 in 30 minutes/20 miles	1 in 15 minutes/10 miles	90%
<i>Micro</i>	1 in 30 minutes/20 miles	1 in 50 minutes/35 miles	1 in 30 minutes/20 miles	90%
New Hampshire				
<i>Metro</i>	1 in 15 minutes/10 miles	1 in 20 minutes/10 miles	1 in 15 minutes/10 miles	90%
<i>Micro</i>	1 in 30 minutes/20 miles	1 in 30 minutes/20 miles	1 in 30 minutes/20 miles	90%
<i>Rural</i>	1 in 40 minutes/30 miles	1 in 75 minutes/60 miles	1 in 40 minutes/30 miles	90%
Rhode Island				
<i>Large Metro</i>	2 in 15 Minutes/ 15 miles	1 in 45 minutes/30 miles	2 in 15 Minutes/ 15 miles	90%
<i>Metro</i>	2 in 15 Minutes/ 15 miles	1 in 45 minutes/30 miles	2 in 15 Minutes/ 15 miles	90%

*To support members residing in Vermont, member access standards for Vermont will mirror New Hampshire.

**Time/Distance Standards subject to change based on determination of high impact/high volume specialties.

Detailed below are network descriptions for Harvard Pilgrim’s major Exchange and non-Exchange plans

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

Access America and Access America Value (*non-Exchange Plans*)

Harvard Pilgrim's Access America and Access America Value plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Outside of Harvard Pilgrim's service area for the Access America and Access America Value plans, which includes Massachusetts, New Hampshire, and Maine, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC).

Of equal importance to the quality of the care delivered to our members is its adequate availability. Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, and New Hampshire.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our Access America and Access America Value plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

ChoiceNet HMO and ChoiceNet PPO (*non-Exchange Plans*)

Harvard Pilgrim’s ChoiceNet HMO & PPO plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Outside of Harvard Pilgrim’s service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, and parts of Vermont, Connecticut, and New York, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC) for the ChoiceNet PPO plan.

Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim’s provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim’s member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. The plan consists of a tiered provider network with three member cost-sharing levels: Tier 1, Tier 2, and Tier 3. All tier benefit levels include PCPs and other provider specialties. Harvard Pilgrim applied specific criteria to serve as the basis for the tier designations of Massachusetts and New Hampshire hospitals and physicians (Maine, Vermont, and Rhode Island hospitals and physicians are not evaluated for a tier designation, and therefore default to Tier 2). Additionally, during the development of the ChoiceNet plans, some Harvard Pilgrim participating providers had opted out of the ChoiceNet network.

When assigning tier designations to the providers in the ChoiceNet HMO & PPO plans, Harvard Pilgrim reviewed the following measures for Massachusetts and New Hampshire hospitals and physicians.

Hospital Cost & Quality Measures	
<i>Quality Measures</i>	<p>Clinical scores created for patients who experienced heart attacks, heart failure, pneumonia, and surgical care infection prevention.</p> <p>Evaluation of patient safety performance related to hospital-acquired infection rates and poor outcomes.</p>
<i>Member Experience Measures</i>	Hospital survey results in the Hospital Consumer Assessment of Healthcare Providers and Systems compared to the national average.

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<i>Cost-related Measures</i>	Hospital relative cost based on current contractual rates.
Physician Cost & Quality Measures	
<i>Quality Measures</i>	Quality of care evaluation was based on a physician groups performance, compared against the following HEDIS measure domains: Acute Care, Chronic Care and Preventive Care.
<i>Cost-related Measures</i>	Hospital relative cost based on current contractual rates.


Members can view participating practitioners, sort them by specialty and tier designation in Harvard Pilgrim's online provider directory. Tier designations are indicated as Tier 1, Tier 2, and Tier 3 within the directory. For the ChoiceNet HMO and ChoiceNet PPO plans, all providers retain their tier designations for one calendar year.

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

ElevateHealth HMO and ElevateHealth HMO Open Access (*Exchange and non-Exchange Plan*)

Harvard Pilgrim's ElevateHealth HMO plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. Harvard Pilgrim developed this limited HMO product in conjunction with select New Hampshire provider partner organizations, and as such, participation is based on provider involvement with these partner organizations, as well as network adequacy standards and federal regulations.

Additionally, there are select providers that require authorization by Harvard Pilgrim prior to being seen. These authorized access practitioners are denoted with a  symbol. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider's participation status may also change. Please consult the ElevateHealth directory to determine a given provider's participation status in the network. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the state of New Hampshire.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our ElevateHealth HMO plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

ElevateHealth Options HMO and ElevateHealth Options HMO Open Access (*Exchange and non-Exchange Plan*)

Harvard Pilgrim's ElevateHealth Options plans offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. The plan consists of a tiered provider network with two member cost-sharing levels — Tier 1 and Tier 2 — both of which include PCPs and other provider specialties. Harvard Pilgrim developed this tiered HMO product in conjunction with select New Hampshire provider partner organizations, and as such, a tier designation of Tier 1 is based on provider participation with these partner organizations, as well as network adequacy standards and federal regulations. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider's tier designation may also change. Please consult the ElevateHealth Options directory to determine a given provider's tier in the network.

Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our ElevateHealth Options plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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Focus Network – MA (*non-Exchange Plan*)

Harvard Pilgrim’s Focus-MA plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. Harvard Pilgrim applied specific criteria to serve as the basis for selecting the hospitals within the counties in the Massachusetts service area to be included in the Focus-MA provider network. When choosing which hospitals to include in the Focus-MA provider network, Harvard Pilgrim also reviewed the following measures:

Quality Measures


- Clinical scores created for patients who experienced heart attacks, heart failure, pneumonia, and surgical care infection prevention
- Evaluation of patient safety performance related to hospital-acquired infection rates and poor outcomes

Member Experience Measures

- Hospital survey results in the Hospital Consumer Assessment of Healthcare Providers and Systems compared to the national average

Cost-related Measures

- Hospital relative cost based on current contractual rates

Primary care providers and specialists affiliated with the hospitals that meet the quality and cost-efficiency measures participate in the Focus-MA network. Additionally, there are select providers that require authorization by Harvard Pilgrim prior to being seen. These authorized access practitioners are denoted with a  symbol. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider’s participation status may also change. Please consult the Focus Network-MA directory to determine a given provider’s participation status in the network.

Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim’s provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim’s member access standards for the state of Massachusetts.

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

HMO and HMO Open Access (HMO: Exchange and non-Exchange; HMO Open Access: non-Exchange Plan)

Harvard Pilgrim's HMO plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our standard HMO plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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HMO – Flex, PPO – Flex, and PPO Access – Flex (*Exchange and non-Exchange Plans*)

Harvard Pilgrim’s HMO – Flex, PPO – Flex, and PPO Access – Flex plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Outside of Harvard Pilgrim’s service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, and parts of Vermont, Connecticut, and New York, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC) for the PPO – Flex and PPO Access – Flex plans.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. Members with these plans who have services at Harvard Pilgrim participating freestanding general laboratory and free-standing ambulatory surgical center are eligible for lower cost-sharing. These providers are listed as “Flex Provider” in the directory.

Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim’s provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim’s member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our HMO – Flex, PPO – Flex, and PPO Access – Flex plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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Littleton Options HMO (*non-Exchange Plan*)

Harvard Pilgrim's Littleton Options HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. The plan consists of a tiered provider network with two member cost-sharing levels — Tier 1 and Tier 2 — both of which include PCPs and other provider specialties. Harvard Pilgrim developed this tiered HMO product in conjunction with select New Hampshire provider partner organizations, and as such, a tier designation of Tier 1 is based on provider participation with these partner organizations, as well as network adequacy standards and federal regulations. Additionally, some primary care providers are listed as "Preferred PCP." These PCPs are part of a network of primary care providers that Harvard Pilgrim partners with to offer lower office visit cost sharing. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider's tier designation may also change. Please consult the Littleton Options HMO directory to determine a given provider's participation status in the network.

Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our Littleton Options plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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LP (Low-Cost Provider) Plans: HMO – LP, POS Open Access – LP, PPO – LP, and PPO Access – LP (HMO – LP, PPO – LP, and PPO Access – LP: Exchange and non-Exchange Plans; Open Access – LP: non-Exchange Plan)

Harvard Pilgrim’s LP (Low-Cost Provider) Plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Outside of Harvard Pilgrim’s service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, and parts of Vermont, Connecticut, and New York, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC) for the POS Open Access – LP, PPO – LP, and PPO Access – LP plans.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim’s online provider directory. Members with these plans who have services at Harvard Pilgrim freestanding general laboratory and freestanding ambulatory surgery centers are eligible for lower cost-sharing.

Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim’s provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim’s member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our LP plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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Maine's Choice Plus HMO (*Exchange and non-Exchange Plan*)

Harvard Pilgrim's Maine's Choice Plus HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

The plan consists of a tiered provider network with two member cost-sharing levels: Preferred Network (lower cost share) and Standard Network (higher cost share). Harvard Pilgrim developed this tiered HMO product in conjunction with a Maine provider partner organization, and as such, tier designation is based on provider participation with this partner organization, as well as network adequacy standards and federal regulations.

Members can view participating practitioners and select them by specialty in Harvard Pilgrim's online provider directory. Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider's tier designation may also change. Please consult the Maine's Choice Plus HMO directory to determine a given provider's tier in the network.

Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them. The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our Maine's Choice Plus HMO plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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NH Local Choice HMO (*Exchange and non-Exchange Plan*)

Harvard Pilgrim's NH Local Choice HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. The plan consists of a tiered and limited provider network with two member cost-sharing levels — Tier 1 and Tier 2 — both of which include PCPs and other provider specialties. Tier 1 providers are at a lower cost share, with Tier 2 providers available at a higher cost share. Harvard Pilgrim developed this tiered and limited HMO product in conjunction with select New Hampshire provider partner organizations, and as such, a tier designation of Tier 1 is based on provider participation with these partner organizations, as well as network adequacy standards and federal regulations. A tier designation of Tier 2 is assigned to those non-Tier 1 New Hampshire providers, while providers located outside of New Hampshire are considered non-participating (with certain exceptions).

Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider's tier and/or participation status may also change. Please consult the NH Local Choice HMO directory to determine a given provider's tier and/or participation status in the network. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the state of New Hampshire.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation and tiering in our NH Local Choice HMO plan are not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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NH Local HMO (Exchange and non-Exchange Plan)

Harvard Pilgrim's NH Local HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's online provider directory. Harvard Pilgrim developed this limited HMO product in conjunction with select New Hampshire provider partner organizations, and as such, participation is based on provider involvement with these partner organizations, as well as network adequacy standards and federal regulations.

Keep in mind that if a provider changes affiliation (e.g., moving from one practice to another) at any time, that provider's participation status may also change. Please consult the NH Local HMO directory to determine a given provider's participation status in the network. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the state of New Hampshire.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our NH Local HMO plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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Ocean State Access America (*non-Exchange Plans*)

Harvard Pilgrim's Ocean State Access America plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Outside of Harvard Pilgrim's service area for the Ocean State Access America plan, which includes Massachusetts, New Hampshire, Maine, and Rhode Island, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC).

Of equal importance to the quality of the care delivered to our members is its adequate availability. Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, and Rhode Island.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our Ocean State Access America plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

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POS and Open Access POS (*non-Exchange Plans*)

Harvard Pilgrim's POS plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Outside of Harvard Pilgrim's service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, and parts of Vermont, Connecticut, and New York, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC).

Of equal importance to the quality of the care delivered to our members is its adequate availability. Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our standard POS plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

PPO and PPO Access (*Exchange and non-Exchange Plans*)

Harvard Pilgrim's PPO and PPO Access plans offer a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Outside of Harvard Pilgrim's service area, which includes Massachusetts, New Hampshire, Maine, Rhode Island, and parts of Vermont, Connecticut, and New York, Harvard Pilgrim offers a comprehensive hospital and physician network through an alliance with UnitedHealthcare (UHC).

Of equal importance to the quality of the care delivered to our members is its adequate availability. Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our standard PPO and PPO Access plans is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

SimplyVirtualSM HMO (*non-Exchange Plan*)

Harvard Pilgrim's SimplyVirtualSM HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

The SimplyVirtualSM plan is an innovative new telemedicine-based plan which allows adult members to select and receive care from a virtual PCP through Harvard Pilgrim's partnership with Doctor on Demand. Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our SimplyVirtualSM plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.

Harvard Pilgrim Commercial Plan Network Design Criteria for Exchange and non-Exchange Plans

Virtual ChoiceSM HMO (*non-Exchange Plan*)

Harvard Pilgrim's Virtual ChoiceSM HMO plan offers a full range of practitioner specialties to meet the health needs of our members, including but not limited to: primary care providers (internal medicine, pediatricians, family practice); obstetricians & gynecologists; cardiologists; gastroenterologists; dermatologists; orthopedic surgeons; and ophthalmologists, as well as a broad range of behavioral health specialists such as psychiatrists; psychologists; licensed mental health clinicians; and social workers.

The Virtual ChoiceSM plan is an innovative new telemedicine-based plan which allows adult members to select and receive care from a virtual PCP through Harvard Pilgrim's partnership with Doctor on Demand. Members can view participating practitioners and sort them by specialty in Harvard Pilgrim's provider directory. Harvard Pilgrim is committed to ensuring that our members receive exceptional care of the highest quality — a goal we realize by requiring hospitals and physicians to meet specific credentialing requirements to participate in Harvard Pilgrim's provider network.

Of equal importance to the quality of this care is its adequate availability; Harvard Pilgrim maintains specific access standards for the number and geographic distribution of hospitals, primary care providers and high-volume specialists to ensure our members have access to the care they need with a choice of excellent doctors whose locations are convenient for them.

The standards have been developed and are maintained according to Harvard Pilgrim's member access standards for the states of Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Additionally, we have programs in place that encourage, support, and reward provider excellence. While provider participation in our Virtual ChoiceSM plan is not linked to cost or quality or member experience measures, Harvard Pilgrim emphasizes it in a variety of ways, such as publishing provider honor rolls that recognize and reward providers who demonstrate a notable commitment to delivering outstanding clinical care to our members.