



**State of Nevada PEBP Participants**

**Health Plan of Nevada has been serving Nevadans for more than 40 years. We have a special connection to the community.**



# What is an HMO plan?

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**It's personal care made simple.** Easier on the wallet, HMO plans are designed to save you money while providing you more support along the way. For medical services, there's no deductible or coinsurance and only **copays apply**.

HMOs, **or patient-centered health plans**, are great for PEBP participants who want a doctor dedicated to coordinating their care. Here's how it works.

You choose a primary care provider (PCP) from Health Plan of Nevada's HMO provider directory. Your PCP is the leader of your health care team. **You and your PCP work together.** Your relationship is important and helps you throughout your health and wellness journey.

**You see your PCP for routine care, yearly checkups, and other general health concerns.** Your PCP keeps a record of your health history to make informed decisions about your care.

# What are the benefits of an HMO plan?

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- ▶ **Greater savings and predictable costs.** You pay set copays for services and know the cost of services before you access care. **Copays apply to all medical services, including doctor visits, hospital stays, urgent care visits, emergency room visits and more.** There are no deductibles or coinsurance for medical services with your HMO plan.
- ▶ **You get a team of health care professionals.** With our patient-centered care model, we have a whole team of health care professionals working together to keep you healthy. PCPs, along with other providers, will coordinate your care.
- ▶ **Preventive care available at no cost.** Your plan covers most preventive care screenings at no cost when you see a network provider. During the visit, your doctor will do a health history review and may recommend preventive screenings, depending on your age and risk factors.
- ▶ **Access to Southwest Medical.** Your plan includes access to Southwest Medical, one of Nevada's largest multi-specialty medical groups. Southwest Medical has more than 20 health care centers across the Las Vegas Valley, including five urgent care centers and one 24/7 urgent care. Southwest Medical's Urgent Care Home Waiting Room is also a convenient service available from your mobile device.

# Is Health Plan of Nevada's HMO plan right for you?

A benefit snapshot of the HMO plan

Health Plan of Nevada	HMO Plan
Primary Care Provider Visit	\$25
Specialist Visit	\$25 (with a referral) \$40 (without a referral)
Urgent Care Visit	\$50
Emergency Room Visit	\$600
Hospital Admission	\$600
Outpatient Surgery (Ambulatory Surgical Facility)	\$50
Pharmacy (Tier 4 Deductible: \$100 Member/\$200 Family)	\$10/\$40/\$75/20%

- **A primary care provider (PCP) is required** and takes the lead of your health care team. He/she will help with referrals and prior authorizations. If you do not choose a PCP, one will be assigned to you based on your address. You can change your PCP at any time. Females 14 years and older may select an OB/GYN in addition to their PCP.
- **No out-of-network benefits**, except for emergency services, urgent care, services available under student coverage (see below) and certain covered services while traveling (see below). If you visit a non-contracted urgent care, you will need to pay for the visit up front and file a claim for reimbursement.
- **Student coverage** is offered for eligible dependents enrolled in an accredited college, university or vocational school anywhere in the United States.
- **Travel coverage** is offered for members and their dependents for certain covered services while traveling for business or pleasure in the United States.
- **24/7 NowClinic® virtual visits** let you see a provider for common care needs from your mobile device or desktop computer.
- **Specialty referrals are optional with the HMO plan.** If you don't have a referral to see a specialist, your out-of-pocket cost is higher.
- **Prior authorization** is needed for certain non-preventive services.
- Visit **MyHPNStateofNevada.com** to access our online provider directory.

# Feel better. Faster



## **24/7 NowClinic® virtual visits**

Secure video chat with a provider from your computer or mobile device.

No appointment needed to get care for non life-threatening and non-urgent medical conditions.

## **Enroll and get care!**

Download the NowClinic app and sign up.

**NowClinic is not intended to address emergency or life-threatening medical conditions.**

**Please call 911 or go to the emergency room under those circumstances.** NowClinic services may be covered by some health plans; copays and deductibles may apply. Members under the age of 18 must have a guardian contact NowClinic customer support for assistance in enrolling for their account. Customer support can be reached at **1-877-550-1515**.

\$0 copays apply with most unscheduled NowClinic virtual visits. Scheduled NowClinic visits may require a copay. Virtual visits may be subject to calendar year deductibles and/or coinsurance according to the member's benefit plan. Copays may also apply for virtual visits with providers not on the NowClinic platform.

# Frequently Asked Questions

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## ▶ **How does my HMO medical plan work?**

You are required to choose a primary care provider (PCP). Specialty referrals are optional with this type of HMO plan. If you don't have a referral to see a specialist, your out-of-pocket cost is higher. All providers you see must be in the **Health Plan of Nevada** provider network, with the exception of emergency and urgent care services.

## ▶ **Am I eligible to enroll in a Health Plan of Nevada HMO plan?**

Health Plan of Nevada's HMO plan is only available for PEBP participants that reside or work in the HMO service area in Southern Nevada. Please contact your Benefits Service Center if you are unsure if you are eligible for the HMO plan.

## ▶ **What is the role of a primary care provider (PCP) in my care?**

PCPs are family practice, internal medicine, OB/GYN and pediatrics. Your PCP will work with you to help you manage your medical care.

## ▶ **Do I need to pick a PCP today?**

No, however, if you do not pick a PCP today, you will be assigned to a PCP. You will need to contact Member Services or go to **MyHPNStateofNevada.com** to select or change a PCP. You can change your PCP at any time and the change is immediate.

## ▶ **How can I find a PCP or check to see if my current provider is contracted?**

You can search for a PCP and other contracted providers by using the online provider directory at **MyHPNStateofNevada.com** or by calling Member Services toll-free at **1-877-545-7378**, TTY **711**. Member Services can assist with finding a PCP and/or changing a PCP, as well as looking up other contracted providers.

## ▶ **Do I need a referral to see a specialist?**

Specialty referrals are optional with this type of HMO plan. If you don't have a referral to see a specialist, your out-of-pocket cost is higher. If you need to see the specialist continually, your PCP can write you a referral to cover a specific time period or number of visits.

## ▶ **Is an OB/GYN a specialist?**

No, an OB/GYN is considered a PCP. All females over the age of 14 can select two primary physicians, their regular PCP and their OB/GYN.

## ▶ **What if my PCP does not have an available appointment for a few weeks and I need to get care?**

If your primary care provider is with Southwest Medical, you can see a Southwest Medical provider at any Southwest Medical location with available appointments. As a **Health Plan of Nevada** member, you can also visit a Southwest Medical urgent care.

If you want to change your PCP, you can visit the online member center at **MyHPNStateofNevada.com** or call Member Services toll-free at **1-877-545-7378**, TTY **711**. If you only want to see your assigned PCP, you may have to contact them directly to see if you can get an expedited appointment.

▶ **Do I have access to HMO providers outside of NV?**

When outside the Health Plan of Nevada service area, you only have coverage for urgent care and emergency services unless using your travel or student coverage. Student coverage is for eligible dependents enrolled in an accredited college, university or vocational school anywhere in the United States. Travel coverage is for members and their dependents for certain covered services while traveling for business or pleasure in the United States. You also have access to **24/7 virtual visits** for common care needs (not for urgent or emergency care).

Please make sure to notify Member Services toll-free at **1-877-545-7378**, TTY **711** if you go to an urgent care or emergency room outside of the service area as soon as possible, or when you are medically able. Member Services' phone number is located on the back of your health plan ID card.

You are also required to notify Member Services prior to receiving services, if you want to access your student or travel coverage. Member Services' representatives will guide you to the appropriate Health Plan of Nevada contracted provider.

▶ **Do I have a deductible on the HMO plan?**

No, this HMO plan doesn't have a deductible. It's a copay-based plan design, so you know the cost of the medical service in advance. Each medical service is subject to a specific copay amount you pay at the time of service. Please refer to the HMO Schedule of Benefits for copay amounts.

▶ **Should I go to the emergency room or urgent care if I am having a medical emergency?**

In an emergency, call 911 or go to the nearest hospital emergency room. If you are not sure where to go, you can call our **24/7 advice nurse** toll-free at **1-800-288-2264**, TTY **711**. The nurse will advise you on where to go for medical care, and then document the conversation in our systems to make sure the claims are paid if you choose to follow the advised course of action. You can also find this number on the back of your health plan ID card.

▶ **I have a question about my plan/benefits? Who can help me?**

You can call Member Services toll-free at **1-877-545-7378**, TTY **711** with questions about your Health Plan of Nevada HMO plan. Business hours are Monday through Friday from 8 a.m. to 5 p.m. You can also access your plan information through the online member center. Create an account or sign in at **MyHPNStateofNevada.com**. Once you create an account, you can view your benefit information, claims history, pharmacy information, and more. This is a great way to manage your health care and get your plan information on the go.

▶ **I'm having a claims issue. Who do I contact?**

You can call Member Services toll-free at **1-877-545-7378**, TTY **711** with questions regarding your claims. Business hours are Monday through Friday from 8 a.m. to 5 p.m. Member Services can review your claims data, send it back for reprocessing, and request additional information from your provider, if needed. All correspondence is documented and every call to Member Services is recorded in order to track accuracy.

# Day or night we're here for you

Your time and health are important.

Make them both a priority with our convenient programs and services.



24/7 virtual visits



24/7 advice nurse



Health education and wellness



Family doctors and specialists



Preventive care and immunizations



Mobile app



Weight management program



Healthy recipes



Fitness and well-being programs



Urgent care centers



Medical care that comes to you



24/7 emergency care



Hospital



Mental health services



Pregnancy and family support



For information on these services and to find more resources, visit [MyHPNStateofNevada.com](https://www.MyHPNStateofNevada.com).

# Where can I go for help understanding my HMO plan?

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- ▶ You can visit **MyHPNStateofNevada.com** for information about the services and programs available to you. The easy "I Need Help With" drop down menu includes topics most members have questions about.
- ▶ You can sign in to the online member center to view your plan documents, request a new health plan ID card, see the status of a prior authorization and more.
- ▶ If the information needed is not available online, call Member Services toll-free at **1-877-545-7378**, TTY **711**, Monday through Friday from 8 a.m. to 5 p.m.
- ▶ We have **language services** available for PEBP participants, so you can communicate in the language you're most comfortable with. Member Services has Spanish-speaking staff members, as well as access to a language line.

# Feeling better changes everything



Our **health education and disease management programs** are available at no additional cost to eligible members.



Weight Management



Prediabetes Program



Kidney Health



Diabetes Program



Asthma Support



Heart Health



Tobacco Cessation Program

**ATTENTION:** If you speak **English**, language help and communications in other formats, like large print, are available and free to you. Call the phone number included in this document.

**ATENCIÓN:** Si habla **español (Spanish)**, tiene acceso gratuito a asistencia lingüística y a materiales en otros formatos, como impresión en tamaño grande. Llame al número de teléfono que aparece en este documento.

**ATENSYON:** Kung nagsasalita ka ng **Tagalog**, ang tulong sa wika at komunikasyon sa iba pang mga format, tulad ng malalaking print, ay available at libre para sa iyo. Tawagan ang numero ng teleponong kasama sa dokumentong ito.

تنبيه: إذا كنت تتحدث اللغة العربية (Arabic)، فإن المساعدة اللغوية والتواصل بتنسيقات أخرى، مثل الطباعة بحروف كبيرة، متاحة لك مجاناً. يُرجى الاتصال برقم الهاتف المذكور في هذا المستند.

**মনোযোগ দিন:** আপনি যদি **বাংলায় (Bengali)**, কথা বলেন, তাহলে ভাষা সহায়তা এবং বড় প্রিন্টের মতো অন্যান্য ফর্ম্যাটে যোগাযোগ আপনার জন্য বিনামূল্যে উপলভ্য। এই নথিতে দেওয়া ফোন নম্বরে কল করুন।

**ARONGORONG:** Ngare' ukassal falawasch, eyoor allis me' **arongorong (Carolinian)**, llon akaaw met, gnare' min tuttumogh na iisch, emween ubwe ya'ya' sin ubwe abwos. Faingii numero ye eno won documento yen.

**ATENSION:** Yanggen fumimino' **Chamorro** hao, guaha dibãtde para hagu na ayudun lengguahi yan kumunikasion ni difirentes na fotmat, yan danglulo na tinigi'. Agang i numero nai gaige guini na dokumento.

**注意:** 如果您說中文(**Chinese**), 您可以免費獲得語言協助和其他格式(例如大字版)的通訊。請撥打本文件內的電話號碼。

توجه: اگر به فارسی (**Farsi**), صحبت میکنید، خدمات کمکی زبان و مطالب در قالبهای دیگر، مانند پرینت درشت، بصورت رایگان برای شما فراهم است. با شماره تلفنی که در این سند ذکر شده، تماس بگیرید.

**ATTENTION:** si vous parlez **français (French)**, une assistance linguistique et des communications dans d'autres formats, tels que du texte en gros caractères, sont gratuitement mis à votre disposition. Appelez le numéro de téléphone inclus dans ce document.

**HINWEIS:** Wenn Sie **Deutsch (German)**, sprechen, stehen Ihnen Sprachdienste und Mitteilungen in anderen Formaten, wie z. B. in Großdruck, kostenlos zur Verfügung. Rufen Sie die in dieser Mitteilung angegebene Telefonnummer an.

**ध्यान आपो:** જો તમે **ગુજરાતી (Gujarati)**, બોલો છો, તો ભાષા સહાય અને સંદેશાવ્યવહાર અન્ય ફોર્મેટમાં, જેમ કે મોટી પ્રિન્ટમાં, તમારા માટે નિ:શુલ્ક અને ઉપલબ્ધ છે. આ દસ્તાવેજમાં આપેલા ફોન નંબર પર કોલ કરો.

**ATANSYON:** Si w pale **Kreyòl Ayisyen (Haitian Creole)**, genyen èd pou lang ou a disponib gratis pou ou ansanm ak kominikasyon nan lòt fòm, pa egzanp gwo lèt. Rele nan nimewo telefòn ki nan dokiman sa a.

**ध्यान दें:** यदि आप **हिन्दी (Hindi)**, बोलते हैं, तो भाषा संबंधी मदद और अन्य प्रारूपों, जैसे बड़े प्रिंट, में संचार, आपके लिए उपलब्ध और निःशुल्क हैं। इस दस्तावेज़ में शामिल किए गए फ़ोन नंबर पर कॉल करें।

**ATTENZIONE:** se parla **italiano (Italian)**, può usufruire gratuitamente di assistenza linguistica e comunicazioni in altri formati, come la stampa a caratteri grandi. Chiami il numero di telefono riportato in questo documento.

**注意:** 日本語(**Japanese**),を話される場合は、言語サポートや大きな活字などの他の形式でのコミュニケーションを無料でご利用いただけます。本書に記載されている電話番号までお電話ください。

**참고:** **한국어 (Korean)** 구사하신다면 언어 지원 및 의사소통을 큰 인쇄물과 같은 형식으로도 무료로 이용하실 수 있습니다. 본 문서에 있는 전화번호로 전화하십시오.

**BAA' ÁKONÍNÍZIN: Diné (Navajo)**, bizaad bee yáníłti'go, saad bee áka'aná'awo' dóó bee ahít dahane'í nááná łahgo át'éego bee hada'dilyaaígíí, díí nitsaa bee ak'eda'ashchíní t'áá jiik'eh ná dahóló. Díí naaltsoos bee éédahóziní bąąh námbóo biká'ígíí bee hodíilnih.

**WICHDICH:** Wann du **Deutsch (Pennsylvania Dutch)**, schwetzscht, kenne mer dich Schprooch-Hilf griege, wann du's brauchscht, un Information in differnti Wege, so wie gross Schreiwes (large print). All sell zellt dich nix koschde. Call der Toll-Free-Number as do debei is.

**UWAGA:** jeśli mówisz po **polsku (Polish)**, oferujemy bezpłatną pomoc językową i materiały w innych formatach, w tym napisane dużym drukiem. Zadzwoń pod numer telefonu wskazany w tym dokumencie.

**ATENÇÃO:** se você fala **português (Portuguese)**, a ajuda com o idioma e as comunicações em outros formatos, como letras grandes, por exemplo, estão disponíveis e são gratuitas. Ligue para o número de telefone incluído neste documento.

**ВНИМАНИЕ:** Если Вы говорите по-**русски (Russian)**, Вы можете бесплатно воспользоваться помощью переводчика и информационными материалами в альтернативных форматах, например, крупным шрифтом. Позвоните по номеру телефона, указанному в этом документе.

**MO LE SILAFIA:** Pe afai e te tautala i le faa-**Samoa (Samoan)**, o le fesoasoani tau gagana ma feso'ota'iga i isi auala, e pei o lomiga e lapopo'a mata'itusi, o loo avanoa mo oe aunoa ma se totoi. Valaau le numera o le telefoni o loo aofia ai i lenei pepa.

توجہ فرمائیں: اگر آپ اردو (**Urdu**) بولتے ہیں تو بڑے پرنٹ جیسی دوسری شکلوں میں لسانی امداد اور مواصلات آپ کے لیے مفت میں دستیاب ہوتی ہیں۔ اس دستاویز میں شامل فون نمبر پر کال کریں۔

**LƯU Ý:** Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được hỗ trợ ngôn ngữ miễn phí và các định dạng thông tin miễn phí khác như bản in khổ lớn. Hãy gọi số điện thoại có trong tài liệu này.



Form No. 25H\_KN\_SOL\_HMO\_25\_DA\_SON\_V2\_Rx25H\_KN\_4T\_RX104075\_20\_SP\_DED100\_2\_5X.

Plans include additional benefits, exclusions and limitations which are shown in the Health Plan of Nevada Evidence of Coverage, Attachment A Benefit Schedule, any other applicable Riders and the Summary of Benefits and Coverage. Copies of these documents are available upon request. Plan documents govern in resolving any benefit questions or payments.

**Health Plan of Nevada**  
A UnitedHealthcare Company 



Health plan coverage provided by  
Health Plan of Nevada.

[MyHPNStateofNevada.com](https://MyHPNStateofNevada.com)