

Geisinger

Health Plan

Charting new ground
for better coverage



Committed to caring since 1985

Geisinger Health Plan (GHP) is known for providing high quality, affordable healthcare benefits to over 570,000 members. Its roots evolved from a rural, prepaid health plan offered as a pilot program in 1972 to Geisinger Medical Center employees and residents of the five counties that surrounded the hospital.

In 1985, Geisinger Health Plan received its Certificate of Authority to operate an HMO under the Pennsylvania Health Maintenance Act of 1973. GHP had a significant premium advantage during the period of escalating healthcare costs in the 1980s and 1990s. Membership grew rapidly, and in 1990, Geisinger Health Plan reached its 100,000-member milestone.

Initially, Geisinger Health Plan was a group practice HMO, meaning its provider network was composed of Geisinger providers only. GHP has since expanded into a network model to better serve members. Sites throughout the service area provide additional convenience to members and better meet the needs of employers.

Today, three companies comprise what is known as Geisinger Health Plan:

- Geisinger Health Plan, a traditional HMO
- Geisinger Quality Options Inc., a preferred provider organization (PPO) plan
- Geisinger Indemnity Insurance Company, which operates as a third-party administrator (TPA) and offers administrative-only services

Geisinger Health Plan provides a variety of coverage options to fit the needs and budget of all Pennsylvanians including:

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

GHP has received national attention for its ability to foster innovation, while uniquely and effectively managing medical costs and improving outcomes. The passage of the Affordable Care Act in 2010, escalating healthcare costs, a need for different payment models, changes in Medicare reimbursement and an increased focus on quality brought many healthcare market changes.

GHP continues to develop new value-based products to help meet individuals' and employers' needs for plan options. These options provide flexibility in premium and plan design, all while focusing on offering the best member experience possible.

*Geisinger Health Plan may refer collectively to Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted.

Excellence and innovation in healthcare

Geisinger Health Plan is an essential part of what is collectively referred to as Geisinger, a large, comprehensive healthcare network that provides healthcare services throughout 45 counties.

Geisinger is dedicated to community-focused, not-for-profit, physician-led healthcare medical research and education and service to rural areas. GHP has achieved success by optimizing integration with Geisinger.

Integration provides the perfect balance between functioning as a provider and payer. Together, they have developed successful initiatives in healthcare delivery and payment reform because of the focus on identifying and eliminating services which add no value to healthcare outcomes.

Properly balancing both Geisinger and the Health Plan allows Geisinger to test innovative strategies for care delivery and payment model redesign. Without the ability to balance both the delivery and payment of care, Geisinger would not have the stability to explore ways to ensure that patients receive the highest quality and most coordinated care, at the lowest possible cost.

Several successful initiatives, including the ProvenCare® “warranty” programs and ProvenHealth Navigator® advanced medical home, have come from balancing the provider and payer components. These programs have resulted in healthier, happier members and patients.



Geisinger Medical Center's campus in Danville, PA

Our name stands for quality

The superior quality and value of Geisinger Health Plan is no accident. Over the years, we have developed an array of systems and strategies to ensure continuous improvement in the quality of our programs and services.

This high standard is, in turn, reflected in our national rating by the National Committee for Quality Assurance (NCQA). Geisinger HMO, Geisinger PPO and Geisinger Gold's HMO are highly rated among private and Medicare health plans in Pennsylvania for 2017. All three plans received a 4.0 rating on a scale of 5. The rating includes consumer satisfaction, preventive care and treatment measures.

The Centers for Medicare and Medicaid Services (CMS) also provide quality related information to help members choose the highest quality plans available in their area. Geisinger Gold's HMO plan received 4.0 stars on a 5-star rating system in 2017.

Network of healthcare providers

More than 28,000 healthcare providers participate in our Pennsylvania network, including:

- 3,500 primary care physicians
- 1,500 primary care sites
- 27,000 specialist physicians
- 120 participating hospitals
- More than 3,000 pharmacies





Top-ranked in Pennsylvania

According to the National Committee for Quality Assurance (NCQA) 2018 State of Health Care Quality report, GHP members are more likely to receive recommended preventive screening and medical procedures.

The annual State of Health Care Quality report is designed to provide 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.

Below are some of the areas where GHP excelled:

Pennsylvania - Commercial HMO

- #1 for controlling high blood pressure
- #1 for appropriate use of antibiotics for bronchitis
- #1 in blood pressure control for members with diabetes
- #1 in appropriate use of asthma medications for ages 5-11

Pennsylvania - Medicare

- #1 for in blood pressure control for members with diabetes
- #1 in adult BMI assessment
- #1 in use of steroid medications to treat members with chronic obstructive pulmonary disease

This means our members receive better care: kids are more likely to see their doctor and receive important immunizations that guard them from illnesses and adults are more likely to receive important screenings and remain on medications which prevent future heart attacks.

The source for data contained in this publication is Quality Compass® 2018 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass 2018 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).

Full range of coverage

Businesses of all sizes

Our traditional HMO, Geisinger Health Plan, 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. In addition, we offer a point-of-service plan where members can choose from our large network of providers or seek care outside the network with a slightly higher out-of-pocket cost. Geisinger Extra encourages members to use a ProvenHealth Navigator® medical home site with lower office visit copayments.

Geisinger PPO plans are available with or without referrals, as well as high-deductible health plans with or without a Health Savings Account or Health Reimbursement Arrangement.

Small businesses

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

Individual

Geisinger Health Plan offers several ACA-compliant healthcare options across all metallic levels for individuals. Plans are offered in both the federal exchange, Healthcare.gov and Geisinger Marketplace, GHP's private exchange.

Medicare

Geisinger Gold plans offer comprehensive healthcare benefits exclusively for Medicare beneficiaries. Medicare Supplement plans are also available throughout Pennsylvania.

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.



Programs to keep you healthy

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

Geisinger ProvenHealth Navigator®

Geisinger ProvenHealth Navigator® is a partnership between primary care providers and GHP to improve members' health. Also known as a "medical home," Health 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 hours a day, seven days a week. This program has significantly reduced the number of hospital admissions and readmissions by providing members an additional resource at the first signs of a complication.

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 the following areas:

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

Wellness

We do more to keep our members healthy.

- **Tobacco cessation.** Professional support provided through phone, individual or group counseling over the course of five sessions. The program goal is to help break an addiction to tobacco products, such as cigarettes, pipes and smokeless tobacco.
- **Weight management.** The program focuses 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 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 requires medical attention, we'll see to it he or she gets the needed care. If necessary, we'll arrange to have the member transported back home to be cared for by his or her own physician.
- **Health Risk Assessment (HRA).** Members have access to a health risk assessment (HRA), which provides a current health snapshot and evaluates a member's risk for certain health conditions. After the HRA is taken, a member will receive regular customized health information emails.

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