



WV Public Employees Insurance Agency **Frequently Asked Questions on Picking a Primary Care Provider**

Q. Why is PEIA making me pick a physician?

A. Because it's a useful tool.

- Primary Care Provider (PCP) or the “medical home” concept is embraced by both the American Academy of Family Physicians and the American Academy of Pediatrics
- One physician to oversee and coordinate all care
- Knowing your numbers can help you catch problems early when they are more treatable
 - Identify and treat diabetes before insulin is required
 - Catch high blood pressure before a stroke or kidney problems develop
- Learned from past health screenings that members don't know their numbers; some members were unaware they had high blood pressure or blood sugar
- Help you stay well, take care of yourself and be here for the people you love

Q: My PCP isn't on the list. Can I still use him/her?

A. Yes, you may continue to see your PCP, even if he/she is not on the list. HealthSmart has pulled all primary care-type providers in the state and in the bordering counties, so you *should* find your provider in the new directory, but if you can't find him/her you may continue to see your preferred doctor. Naming a PCP doesn't restrict your access to other providers.

Q: Do I have to pick a PCP for my spouse or my kids?

A. No, only the policyholder has to pick a PCP.

Q If I pick my PCP and there are other providers in the practice, will I be penalized if I see another provider when my PCP isn't available?

A. No, the deductible penalty will ONLY be applied if you DO NOT name a primary care provider (PCP) during Open Enrollment. Naming a PCP does not restrict your access to other providers.

Q. If I pick my PCP and I'm admitted to the hospital and see a hospitalist. Will I have to pay a \$500 medical deductible penalty?

A. No, the deductible penalty will ONLY be applied if you DO NOT name a primary care provider (PCP). Naming a PCP does not restrict your access to other providers.

Q. What if I name a PCP and want to see another doctor instead? Can I still see another doctor?

A. The PCP you name is not a gatekeeper at this time. You may see any provider you choose to see, although, of course, we encourage you to have a relationship with a primary care provider and to coordinate your care through that PCP.

Q. What's with the alphabet soup? PCP? MHP? CCP? What's the difference?

A. PEIA offers Primary Care in three ways:

1. Primary Care Physicians (PCP) are doctors who provide general care. They have not signed a special agreement with PEIA, and they do not serve as gatekeepers. If you name a primary care physician, PEIA would like for you to use that doctor, but there is no requirement for you to do so. Naming a PCP does not restrict your access to any other providers. You'll see them designated as PCP in the provider directory.
2. The Medical Home Program (MHP) allows you to name a provider who has joined our Medical Home Program, and receive discounted \$10 copay for each office visit to that MHP provider. Medical Home providers have agreed to work with you to coordinate your care, so that you get the best health care possible, but they do not serve as gatekeepers. You may still see any other providers you choose without a referral. You'll see them designated as MHP in the provider directory.
3. The Comprehensive Care Partnership (CCP) is a more intensive program that requires you to use your CCP provider for all services they are able to provide. CCP providers may offer a full range of health care services, including lab and pharmacy. You need to sign an agreement to join a CCP. Your CCP provider may act as a gatekeeper, providing referrals to other providers as needed. You pay discounted or no copayments to use CCP providers. You'll see them designated as CCP in the provider directory.

PEIA considers all of these providers – PCPs, MHPs and CCPs – to be PCPs for purposes of the Healthy Tomorrows program.

Q: How can I find my provider?

A. You can use the provider search function on PEIA's website or you can look through the online provider directory. If you are unable to use the online tools, you may simply write in the name of any provider you wish. If you're using the provider search tool on the website, and you don't find your provider listed in one category, try another. So if you choose Primary Care Physician in the top box, and don't find your provider – try instead searching with Medical Home Provider or Comprehensive Care Partnership.

Q. I want to join a Comprehensive Care Partnership (CCP), can I just write in the name?

A. No, if you want to join a CCP, you must have the provider's number. You can find them all listed in the online provider directory or the searchable database on PEIA's website.

Q. I don't have a primary care provider right now. Can I wait until the plan year begins to name one?

- A. No. You must name a primary care provider during Open Enrollment (before May 15, 2015). If you wait, you can name a PCP later, but you will still pay the \$500 penalty medical deductible in Plan Year 2016.
- Q. What if the PCP that I select stops practicing, retires or leaves the state? Will I have to choose a new PCP or be penalized?**
- A. No, you won't be penalized. PEIA would like for you to choose a new PCP and develop a relationship with that provider, but you won't be penalized this plan year if you don't.
- Q. Can I name my nurse practitioner (NP) or physician's assistant (PA) as my PCP? I can't find them in the directory.**
- A. Yes, NPs and PAs are acceptable PCPs, but you won't see them listed in the directory. You can write/type in your NP or PA's name or just pick the name of the doctor they practice with.