

In the group market, what changes are planned for 2017?

In 2017, to help moderate rising costs, increase efficiency and enable us to continue to offer competitive rates for our Washington members, Premera will:

- Make changes to our provider networks to help keep health plans affordable, while continuing to provide access to quality care.
- Offer new plans that include comprehensive dental coverage along with a broad array of other options.
- Add enhancements to a new electronic process that makes it much more efficient for employers to buy plans and enroll employees.

Why is Premera making these changes?

Premera is committed to making healthcare work better for the people we serve whether they purchase their plan as an individual or it is provided through an employer.

Will Premera's exit of the individual market in 14 Washington counties impact group plans in those same counties?

No. County exits do not impact employer group plans. They also don't impact Medicare Advantage or Medicare Supplement plans.

What specific changes are you making to your provider networks?

Portions of the Swedish, Providence and CHI Franciscan Health systems will leave Premera's Heritage Signature and Heritage Prime networks in January 2017. Some will remain in network due to their locations where members have few or no other in-network options for care, and they are listed below.

- Providence Regional Everett Medical Center, Colby and Pacific locations, Everett
- Providence Hospital, Centralia
- Providence St. Joseph's Hospital, Chewelah
- Providence Mt. Carmel Hospital, Colville
- Providence St. Mary Medical Center, Walla Walla
- Providence St. Peter Hospital, Olympia
- Inland NW Health Services (dba St. Luke's Rehabilitation Institute), Spokane
- Providence Hospice & Home Care of Snohomish, Everett
- Providence Hospice of Seattle, Seattle
- Swedish Edmonds Hospital, Edmonds
- Harrison Medical Center (hospital and professionals affiliated with CHI Franciscan Health), Bremerton

All of the Swedish, Providence and CHI Franciscan Health systems continue to be in the Heritage Plus network.

Why are these provider groups no longer in the Premera Heritage Signature and Heritage Prime networks?

Every year we reassess the plans we offer, our relationships with our provider partners, healthcare cost experience, where and how we offer the plans and the price we need to charge for the plans to be sustainable in the market. Each year our provider partners also assess whether continued participation in the network for our plans aligns with their organization goals.

Do these network limitations apply to emergency services?

Emergency services are covered under the in-network benefit regardless of provider. Providers who are not contracted with Premera may balance-bill members.

Are the doctors who use these facilities still in network?

We are evaluating each of these facilities to ensure that there is appropriate access to in-network doctors. Members should check Premera.com to see if their doctor is in the network for their plan.