



Options Health Plan Provider Selection & Web Site Services

In-Network Providers

Every time a member seeks services they can decide whether they would like to see an in-network Group Health contracted provider or any out-of-network provider – keeping their current provider. If Members would like to see an in-network provider, they may choose any in-network “Personal Physician” listed on the Group Health Web Site, and may change providers at any time. These providers can be found on the Group Health Web Site at www.ghc.org.

- On the left side of this main home page is a menu. Click on: "Doctors & Health Care Services"
- Click on: "Provider Directory"
- Click on the drop down box under "Select a health plan"
- Click on: "Options", and hit continue

Members may also self refer to a number of the Group Health contracted self-Referral Specialists too - no referrals required. Members may also seek services through "out-of-network" providers or their current providers any time, or all the time. The member makes this decision each time they seek services.

When seeking care through the in-network contracted providers, the member will be covered at the slightly higher in-network level of benefits.

Out-of-Network Providers

Out-of-network members may seek services from any licensed provider for the covered benefits. When going out-of-network members may direct their own care by self-referring to the provider they would like to see - no referrals are needed. They may receive all their services for the covered benefits out-of-network. When members seek care through a First Choice provider, they will be covered at the out-of-network level of benefits and are ***protected against balance billing***. First Choice providers are located in Washington, Oregon, Idaho, Montana and Alaska. When traveling to other states outside Washington, Oregon, Idaho, Montana and Alaska, Group Health has the same contract which protects members from balance billing with Beech Street providers.

If a member sees a non-First Choice or non-Beech Street provider, the health plan will pay at the Usual Customary and Reasonable out-of-network level of benefits, and the provider could balance bill the member if their fees are higher than the reimbursed amount.

Members can find the First Choice providers at www.fchn.com, or Beech Street at www.beechstreet.com

Pharmacies

- In-network pharmacies are listed on the Group Health web site at www.ghc.org
- Out-of-network pharmacies include over 65,000 pharmacies in the U.S., which include most of the chain pharmacies. Group Health uses MedImpact as their Pharmacy Benefit Manager. Most members will find their current pharmacy in this network of pharmacies. You can find an out-of-network pharmacy at www.medimpact.com, Select “Pharmacies”, then “Pharmacy Locator” then “General Pharmacy Locator”, then enter your zip code.