



2024 Washington  
Individual & Family  
Plan Overview

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## Health For All

For more than 160 years, our non-profit healthcare collective has set the health and well-being standard for the community. Our commitment isn't solely about treating sickness, it's about investing in health. This means we intervene earlier, improve outcomes, and better the health of the entire community.

As an integrated system, we utilize the strength of Providence's outstanding network of clinics, hospitals and doctors, and match that with Providence Health Plan's flexibility, affordability, and excellence in benefits and service—to create a truly, differentiated member experience.

# Benefit Highlights

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## **NEW! Referrals no longer required**

Providence Choice Network plans do not require referrals for in-network specialist visits, providing easier access to the care you need.



## **Covered in full benefits**

Providence ExpressCare clinic and virtual visits are covered in full. Access same-day in-person appointments or connect to care within minutes using a tablet, smartphone, or computer.



## **Alternative care coverage**

All plans offer chiropractic manipulation (10 visits per calendar year), acupuncture (12 visits per calendar year), and massage therapy (10 visits per calendar year) along with alternative care. You can see a naturopath or other alternative care providers for covered benefits, including periodic exams and well-baby care. These services are covered at the same rate as they would be for a primary care provider, as long as the alternative care provider is licensed to perform the services.



## **Secure member portal**

myProvidence provides on-demand access to personalized health plan information using a tablet, smartphone or computer. It's also where members can access tools and resources to help you manage and make the most of their healthcare coverage and benefits.

### **myProvidence is where members can:**

- View claims information and explanation of benefits (EOBs)
- Monitor progress toward their deductible and out-of-pocket maximum
- Search for an in-network provider using the provider directory
- Print replacement ID cards



## **Pharmacy cost savings**

Looking for ways to save? On certain plans, when ordering a 90-day supply of prescription drugs through mail order, the cost will be the same as a 60-day supply. Applies to tiers 1-4 only.

# Behavioral Health Suite of Services

Providence members have more choice in how they want and need to access services and care.

Our integrated behavioral health network offers a wide array of support, matching varying needs and intensity levels, to the appropriate care through care management, coaching, customer service, and support programs, offered nationwide.

## Talkspace

 **80%**

found Talkspace to be as effective or more effective than traditional therapy

## Behavioral Health Concierge

 **42%**

of members would not ask for help without this service

## Learn to Live

 **44%**

improvement in psychometric outcomes, when working with a Learn to Live coach

Behavioral Health isn't a one-size-fits-all solution. Each person is unique, so we work to offer a mix of services and solutions. Here is a quick look at our suite of offerings:



### Resources for Improved Well-Being

#### Resources to Relax & Recharge

- Savings on massage therapy, yoga, meditation, and more
- LifeBalance: [ProvidenceHealthPlan.com/LifeBalance](https://ProvidenceHealthPlan.com/LifeBalance)
- ChooseHealthy: [ProvidenceHealthPlan.com/ChooseHealthy](https://ProvidenceHealthPlan.com/ChooseHealthy)



### Self-Management and Mindfulness Tools

#### Stress Management Health Coaching

- [ProvidenceHealthPlan.com/HealthCoaching](https://ProvidenceHealthPlan.com/HealthCoaching)
- One-on-one health coaching sessions
- Personalized goal setting with manageable steps
- A program designed to empower members to achieve their health goals

#### Learn to Live

- [LearnToLive.com/Welcome/ProvidenceHealthPlan](https://LearnToLive.com/Welcome/ProvidenceHealthPlan)
- Self-directed virtual therapy to manage mental well-being
- One-on-one coaching, mindfulness exercises, and live and on-demand webinars
- Available at any time within the app



### Telehealth/ Virtual

#### Behavioral Health Concierge

- [Providence.org/BHC](https://www.providence.org/BHC)
- Quick access to direct care with Providence providers
- Extended hours 7 a.m. to 8 p.m., seven days week
- Help with life stressors, mental health, and addiction issues

#### Talkspace

- [Talkspace.com/ProvidenceHealthPlan](https://www.talkspace.com/ProvidenceHealthPlan)
- Telehealth provider of virtual psychotherapy for teens (13+) and adults
- Be matched to a provider within 48 hours
- Connect through text, call, or live video
- Access to therapy, psychiatry,\* or both



### Broad Clinical Support

#### Behavioral Health Network

- Local and nationwide access
- In-person and virtual services
- Age-specific care (kids, teens, adults)
- Access to specialty behavioral health network

#### Provider Directory

- [ProvidenceHealthPlan.com/FindAProvider](https://www.providencehealthplan.com/FindAProvider)
- Go to the Provider Directory and search using your Member ID
- Select "Find a care provider"
- Select "Mental Health/Substance Use Disorder"



### Crisis Care

#### 24/7 Crisis Line (HUB)

- Immediate access 24/7
- Team trained in crisis triage care
- Real time referrals
- Call customer service at [503-574-7500](tel:503-574-7500) or [800-878-4445](tel:800-878-4445) and they will help connect you directly to our clinical department

#### Urgent Care

- Inpatient and residential care
- Partial hospital care

\*Psychiatrists have the ability to prescribe medication.

For more information, visit [ProvidenceHealthPlan.com/BehavioralHealth](https://www.providencehealthplan.com/BehavioralHealth) or call Providence Customer Service at [800-878-4445](tel:800-878-4445).

# In-person and Virtual Care

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With several options to choose from, members can get the right care, at the right time, at the right place.



## Primary care

Visit with a primary care provider (PCP) to establish a relationship and build a personalized health history. Find an in-network provider online at [ProvidenceHealthPlan.com/FindAProvider](https://www.providencehealthplan.com/FindAProvider).



## Telehealth (phone or video appointment)\*

Members can arrange an appointment to talk with their provider or schedule a visit with a specialist from anywhere, using a video conferencing platform such as Zoom™.



## 24/7 nurse advice line (ProvRN)

Members can speak with a registered nurse anytime, any day, when they have a health concern and are looking for the best course of action.



## ExpressCare Virtual

Connect to on-demand virtual care in minutes and from anywhere using a smart device or computer to treat conditions like common colds, fever, heartburn, sore throat, pink eye, UTIs, allergies, dry skin, and more.



## ExpressCare clinics

Find a same-day in-person or walk-in appointment where available. ExpressCare clinics are useful for treating common conditions like a cold, sore throat, or allergies.



## Urgent care

Urgent care is where members turn when they can't wait for a primary care appointment for minor injuries like cuts, burns, and pains.



## Emergency care

Emergency care is used for symptoms like suspected heart attack, severe abdominal pain, poisoning, or loss of consciousness.

\*Subject to availability. Call your provider's office to ask if this is an option.

# Member Perks

Additional benefits and programs available to cover every aspect of life.



## One Pass Select™

Discover whole body health in one affordable program. Choose a membership tier that fits your lifestyle and access digital fitness apps, gym memberships, and home grocery delivery services. Start your journey for less than \$1 a day.



## LifeBalance

LifeBalance gives members and their family discounts on the things they love to do, like going to the movies or taking a vacation. You'll find ways to stay active, reduce stress and save money on thousands of recreational, cultural, well-being and travel-related purchases.



## Health Coaching\*

Whether you'd like to increase your activity level, reduce stress, improve your eating habits, lose weight, quit tobacco, or just feel better, a Providence Health Coach can help. We're here to remove barriers, motivate you when you need a nudge, and be a resource on your journey.



## Travel Assistance®

We've partnered with Assist America Travel Assistance® to provide logistical support for emergency medical needs when away from home. Get help with prompt admission to a qualified hospital or replacing prescriptions that have been left behind, and much more.



## ID Protection

Assist America protects from the theft of personal data and helps restore its integrity if it is used fraudulently. Store important information in a safe location, and if it's lost or stolen, take advantage of a fast and simple resolution process.

For more information about these benefit offerings, visit [ProvidenceHealthPlan.com/Member-Perks](https://ProvidenceHealthPlan.com/Member-Perks).

\*Eligibility and participation criteria apply. Health Coaching services are not available for all members. To determine program eligibility, please contact the health coaching program.

# Things to know as you consider your coverage

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This booklet offers an overview of our Individual & Family plans, which are subject to change every year. For more information about plan benefits and enrollment requirements, limitations, and exclusions, see the plan contract or contact our sales team or your insurance producer. To view the Summary of Benefits and Coverage (SBC), visit [ProvidenceHealthPlan.com/SBC](https://ProvidenceHealthPlan.com/SBC).

## When to apply

Apply directly through Providence Health Plan during the Open Enrollment Period from November 1, 2023 through December 15, 2023 for a January 1, 2024 Effective Date of Coverage. If you apply from December 16, 2023 through January 15, 2024, you will have a February 1, 2024 Effective Date of Coverage. After the Open Enrollment Period ends, you must have a Qualifying Event to enroll during a Special Enrollment Period. You can apply for and get health insurance coverage during a Special Enrollment Period if you experience an involuntary loss of minimum essential coverage except for failure to pay the premium or experience certain life events, such as marriage or adoption. For more information and a list of Qualifying Events, visit [ProvidenceHealthPlan.com/QE](https://ProvidenceHealthPlan.com/QE).





## Eligibility

To purchase one of our plans, you must live in the service area and be a resident of the state of Washington. Providence is non-duplication with Medicare on Individual & Family plans. Someone who is entitled to Medicare Part A and/or enrolled in Medicare Part B is not eligible to enroll in a Providence Health Plan Individual & Family plan.

## Application and premium payment dates

To apply directly through Providence Health Plan, visit [ProvidenceHealthPlan.com/Shop](https://ProvidenceHealthPlan.com/Shop) to use our online shopping and enrollment tool. At the time you submit your online application, you will be directed to submit your initial premium payment.

## Qualifying event effective dates

During a Special Enrollment Period, the Effective Date of Coverage is determined by the Qualifying Event as well as Providence Health Plan's receipt of the initial premium. If the Qualifying Event is birth, adoption, placement for adoption or foster care of a child, or a court order, coverage will be effective from the date of the event. All other Qualifying Events will be effective on the first day of the month following Providence Health Plan's receipt of your completed application. If you would prefer a prospective effective date, please call Membership Accounting at **503-574-5791** or **888-816-1300 (TTY: 711)** for further instructions.

## Monthly premium payment information

After you have been enrolled, your monthly premium payment is due on the first of each month. Providence Health Plan encourages you to visit [Providence.org/PremiumPay](https://Providence.org/PremiumPay) to set up a recurring payment arrangement through the Providence Health Plan electronic payment system.

**Please note:** Providence Health Plan does not accept any premium payments made by an employer or a third party except as permitted by state or federal regulation.

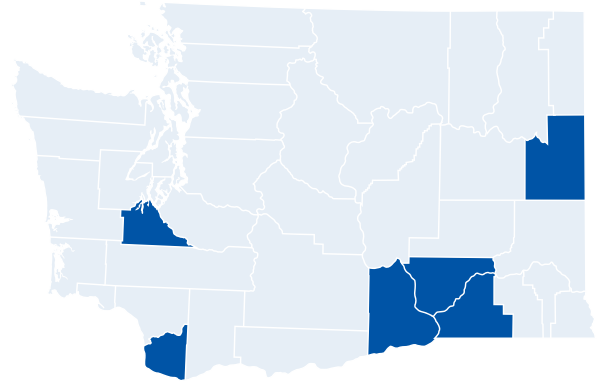
## Key health insurance terms

See our online Glossary at [ProvidenceHealthPlan.com/Glossary](https://ProvidenceHealthPlan.com/Glossary) for explanations and definitions of health insurance terms.

## Notice of privacy practices

Visit [ProvidenceHealthPlan.com](https://ProvidenceHealthPlan.com) to learn about Providence Health Plan's privacy practices. You may obtain a copy of our Providence Health Plan notice of privacy practices by visiting [ProvidenceHealthPlan.com/NOPP](https://ProvidenceHealthPlan.com/NOPP) or by calling customer service at **503-574-7500** or **800-878-4445 (TTY: 711)**.

# Columbia



## Columbia plans offer:

- ✔ Chiropractic manipulation, acupuncture and massage therapy are covered in-network.
- ✔ Columbia plans do not require specialists referrals.
- ✔ No out-of-network benefits are included with this plan. You must use an in-network provider to receive benefits except for emergency and urgent care services.
- ✔ You can see an in-network naturopath provider for covered benefits, including periodic exams and well-baby care. These services are covered at the same rate as they would be for a primary care provider, as long as the alternative care provider is licensed to perform the services.

### The Providence Choice Network

A network of primary care clinics designated as medical homes in these counties:

- Benton
- Clark
- Franklin
- Spokane
- Thurston
- Walla Walla

Columbia plans	Columbia 1500 Gold In-network (No out-of-network benefits)	Columbia 5000 Silver In-network (No out-of-network benefits)	Columbia 8900 Bronze In-network (No out-of-network benefits)
Annual deductible Individual/Family	\$1,500/\$3,000	\$5,000/\$10,000	\$8,900/\$17,800

Annual out-of-pocket maximum Individual/Family	\$8,200/\$16,400	\$8,900/\$17,800	\$8,900/\$17,800
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After meeting your deductible, you'll pay the following amounts for covered services. The deductible doesn't apply for services marked with a ✔.

### Preventive Care

Periodic health exams and well-baby care (from any provider licensed to perform the service)	Covered in full✔	Covered in full✔	Covered in full✔
Maternity prenatal office visits	Covered in full✔	Covered in full✔	Covered in full✔
Annual gynecological exam and Pap test	Covered in full✔	Covered in full✔	Covered in full✔
Mammograms	Covered in full✔	Covered in full✔	Covered in full✔
Colorectal cancer screenings (preventive age 45 and over)	Covered in full✔	Covered in full✔	Covered in full✔

### Office Visits for Medical Services

Primary care provider (PCP)	\$30✔	\$45✔	\$70✔
ExpressCare Virtual visits	Covered in full✔	Covered in full✔	Covered in full✔
Alternative care provider	\$30✔	\$45✔	\$70✔
Specialist	\$50✔	\$65✔	\$100✔

Columbia plans	Columbia 1500 Gold In-network (No out-of-network benefits)	Columbia 5000 Silver In-network (No out-of-network benefits)	Columbia 8900 Bronze In-network (No out-of-network benefits)
<b>Hospital Services</b>			
Inpatient hospital services and maternity care	20%	35%	Covered in full
<b>Emergency and Urgent Care</b>			
Emergency services (all services treated as in-network)	\$250 then 20%	\$250 then 35%	Covered in full
Urgent care services (Deductible applies out-of-network)	\$50✓	\$65✓	\$100✓
<b>Outpatient Diagnostic Services</b>			
X-ray and lab services	20%✓	35%✓	Covered in full
High tech imaging services (such as PET, CT, MRI)	20%	35%	Covered in full
<b>Mental Health and Chemical Dependency</b>			
Inpatient and residential services	20%	35%	Covered in full
Outpatient provider visits	\$30✓	\$45✓	\$70✓
<b>Other Covered Services</b>			
Outpatient surgery at an ambulatory surgery center	10%	25%	Covered in full
Chiropractic manipulation (limited to 10 visits per calendar year)	\$25✓	\$25✓	\$25✓
Acupuncture (limited to 12 visits per calendar year)	\$25✓	\$25✓	\$25✓
Massage therapy (limited to 10 visits per calendar year)	\$25✓	\$25✓	\$25✓
<b>Prescription Drugs</b>			
Tier 1	Covered in full✓	Covered in full✓	Covered in full✓
Tier 2	\$10✓	\$25✓	\$35✓
Tier 3	\$50✓	\$70✓	Covered in full
Tier 4	50%	50%	Covered in full
Tier 5	50% with a \$200 per script cap	50% with a \$200 per script cap	Covered in full
Tier 6	50%	50%	Covered in full
<b>Pediatric Vision Services (children aged 18 years and younger)</b>			
Routine eye exams	Covered in full✓	Covered in full✓	Covered in full✓
Vision hardware (frames, lenses, contact lenses); limits apply	Covered in full✓	Covered in full✓	Covered in full✓

✓Deductible is waived for these services.

\*Dental services subject to medical deductible and out-of-pocket maximum.

Purchase a Columbia plan at [ProvidenceHealthPlan.com/Shop](https://ProvidenceHealthPlan.com/Shop) or through your local insurance producer.

# Medical Home

Members have endless options when it comes to getting the right care. A medical home places members' needs at the center of every healthcare experience.

A medical home is a team-based healthcare model led by your primary care provider. They work with other health professionals to coordinate your care – like nurses, specialists and pharmacists – this is called your “health care team”. The members of your team work together to make sure they're all on the same page when it comes to your health.



**Your primary care provider,** the doctor or nurse who leads your healthcare team, listens to your needs, and guides your care.



**Other healthcare professionals** such as your healthcare team, who'll get to know you and your personal health situation.



**A coordinated care plan** so you, your care team and health plan are all on the same page. With everyone working together, you won't have to repeat your story each time you see someone.



## Benefits of having a medical home

With a Providence medical home, you'll get easier access to the best care for you.

- You'll get personalized experience with a medical team that knows your detailed health history.
- Access to preferred providers in convenient locations, so you don't have to find one on your own.
- A comprehensive team that provides and manages your care, including coordinating appointments and prescriptions as necessary.



# Provider Directory

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Connect with the provider you want, for the care you need.

The online directory makes it easy to find in-network primary care, behavioral health, and alternative care providers, specialists, pharmacies, and facilities that fit your needs in just four easy steps:

- 01** Visit our website online at [ProvidenceHealthPlan.com/FindAProvider](https://www.providencehealthplan.com/FindAProvider) to find a complete list of in-network providers, pharmacies, and facilities.
- 02** Search by member ID number or by provider network.
  - a. Providence Health Plan members are able to search using the member ID number listed on the front of their member ID card issued after enrollment.
  - b. If you don't have your member ID number, select your plan type and provider network.
- 03** Search by provider name, location, or specialty.
- 04** Find the right provider—including specialists—using search filters.

## Search filters include:

- Type/Specialty
- Location
- Gender
- Languages spoken
- Race and ethnicity
- Personal identity
- Cultural competency
- LGBTQ+
- Gender affirming care

# Non-discrimination Statement

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Providence Health Plan and Providence Health Assurance comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status, or sex. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status, or sex.

## Providence Health Plan and Providence Health Assurance:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, you can call us at **503-574-7500** or **800-878-4445 (TTY: 711)**.

If you believe that Providence Health Plan and Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status, or sex, you can file a grievance with our Non-discrimination Coordinator by mail:

### Providence Health Plan and Providence Health Assurance

Attn: Ronni Nichuals, Non-discrimination Coordinator

P.O. Box 4158

Portland, OR 97208-4158

Phone: **503-574-6236**

Fax: **503-574-8757**

Email: **Ronni.Nichuals@Providence.org**

If you need help filing a grievance, call us at **503-574-7500** or **800-878-4445 (TTY: 711)** for assistance.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

### U.S. Department of Health and Human Services

200 Independence Avenue SW, Room 509F, HHH Building

Washington, DC 20201

Phone: **800-368-1019** or **800-537-7697 (TTY)**

Complaint forms are available at **<https://hhs.gov/ocr/office/file/index.html>**.

Members of Oregon Plans may file a complaint with the Division of Financial Regulation at **888-877-4894** or visit **<https://dfr.oregon.gov/pages/index.aspx>**.

Members of Washington Plans may file a complaint with the Washington Office of the Insurance Commissioner electronically through the Office of the Insurance Commissioner Complaint portal available at **<https://insurance.wa.gov/file-complaint-or-check-your-complaint-status>**, or by phone at **800-562-6900** or **800-537-7697 (TTY: 711)** or visit **[www.insurance.wa.gov](http://www.insurance.wa.gov)**. Complaint forms are available at **<https://fortress.wa.gov/oic/online-services/cc/pub/complaintinformation.aspx>**.

# Language Access Information

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call 1-800-878-4445 (TTY: 711).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-878-4445 (TTY: 711).

**Russian:** ВНИМАНИЕ: Если Вы говорите по-русски, то Вам доступны услуги бесплатной языковой поддержки. Звоните 1-800-878-4445 (телетайп: 711).

**Vietnamese:** CHÚ Ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Xin gọi số 1-800-878-4445 (TTY: 711).

**Traditional Chinese:** 注意：如果您說中文，您可以免費獲得語言支援服務。請致電 1-800-878-4445 (TTY: 711)。

**Kushite:** XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-878-4445 (TTY: 711).

## Farsi:

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی به صورت رایگان به شما ارائه می شود. با 1-800-878-4445 (TTY: 711) تماس بگیرید.

**Ukrainian:** УВАГА! Якщо Ви розмовляєте українською мовою, для Вас доступні безкоштовні послуги мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

**Japanese:** お知らせ: 日本語での通話をご希望の場合、言語支援サービスを無料でご利用いただけます。1-800-878-4445 (TTY: 711)まで、お電話ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-878-4445 (TTY: 711) 번으로 전화해 주십시오.

**Nepali:** ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंले निम्न भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छन् । 1-800-878-4445 (TTY: 711) मा फोन गर्नुहोस् ।

**Romanian:** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii gratuite de asistență lingvistică. Sunați 1-800-878-4445 (TTY: 711).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

**Hmong:** LUS CEEB TOOM: Yog tias koj hais lus Hmoob, cov kev pab txhais lus, muaj kev pab dawb rau koj. Hu rau 1-800-878-4445 (TTY: 711).

**Cambodian:** កំណត់សម្គាល់: បើសិនជាអ្នកនិយាយភាសាខ្មែរ អាចមានសេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃពីលោកអ្នក។ សូមហៅទូរស័ព្ទលេខ 1-800-878-4445 (TTY: 711)។

**Laotian:** ເສີມຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ຈະມີການຊ່ວຍເຫຼືອດ້ານພາສາ ໂດຍບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ໂທ 1-800-878-4445 (TTY: 711).



# Health For All

We believe everyone should have access to quality healthcare. Healthcare is a human right. And we're dedicated to the health and care of every member of the community because everyone's well-being matters.

## **Sales assistance**

Call **800-988-0088 (TTY: 711)**

8 a.m. to 5 p.m. (Pacific Time), Monday through Friday.

**[ProvidenceHealthPlan.com/Shop](https://ProvidenceHealthPlan.com/Shop)**