Transitioning Care with a New Health Plan

Open Enrollment is October 2 – 27, 2017

Key terms

**Plan Design**: The plan design you choose is kind of like your health care package. There are different options with different key features, such as your monthly premium cost, how much it costs when you use your benefits and where you can receive care.

**Health Plan**: Your health plan is the insurance company, or sometimes called carrier, who administers your health insurance coverage. You may choose from the health plans available where you receive your health care.

**Health Care Provider (provider)**: Your health care providers are those who provide your care, such as your doctors, physicians assistants or nurse practitioners.

**Primary Care Provider (PCP)**: A provider who is usually the first contact for you when you have a health concern. You PCP will also help to coordinate your care with other providers you may use to provider some of your health care. Some examples include: family practitioner, pediatrician and internist.

**Specialist**: A specialist is a provider who specializes in a specific medical field. Some examples include: allergist, cardiologist and dermatologist.

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1. **I want to keep a certain health care provider, but I need to change health plans.**

Is there a health plan available in my area that covers my provider?

Use the interactive map at [etf.wi.gov/IYC2018](http://etf.wi.gov/IYC2018) – select program (state or local) – click on map tab, then Health Plan Map – click on your county – on the right side you will find the available health plans. You can click on the doctor icon to open the provider directory to see the list of covered providers.

- **✓** There is a plan that covers my provider(s) and I am OK with the cost and quality ratings of the health plan.
  
  Enroll with that plan during your enrollment opportunity.

- **✗** If there is not a plan that covers my provider(s), or I am not OK with the cost/quality ratings of the health plan.

  You will need to change health care providers.

If you need to change health care providers, continue to #2 and #3
2. I need to change my primary care provider (PCP).

My PCP is not covered. ➔ Contact your new health plan for help finding a PCP based your preferences.

Note: Every member is required to have a PCP. If you don’t have one, your health plan may assign one. You can always change your PCP by contacting your health plan.

3. I need to change my specialist(s).

My specialist is not covered. ➔ If your specialist is not covered, but your PCP is, you will have to decide which you would rather change. Contact your current provider(s) for recommendations on selecting a new provider or contact your new health plan for help.

4. I need to change health plans while receiving complex care.

If you or your insured family member are in the middle of medical treatment or have complex healthcare needs, it’s a good idea to contact the health plan you are interested in and explain your care situation.

It will help you to understand how your new health plan will work with you as you transition your care or treatment to a new provider or PCP.

You may be eligible for a limited-term transition-of-care period, which could cover some care as in-network while you transition to a new plan and provider network.

5. I am having trouble figuring out how my care will transition with my new health plan.

If you have contacted the health plan and are still having an issue with the transition of your care, you can contact the Department of Employee Trust Fund’s (ETF) Ombudsperson Services at 1-877-261-7947 for further assistance.