



# Questions and Answers

about Harvard Pilgrim coverage  
through New Hampshire Healthy Kids

**WELCOME!** Here are answers to some common questions you may have about Harvard Pilgrim Health Care. Our service representatives are ready to answer any questions and help you understand your child's Harvard Pilgrim coverage.

- ▶ Call **(800) 542-1499** toll-free if your child is not yet a Harvard Pilgrim member through NH Healthy Kids.
- ▶ Call **(888) 333-4742** toll-free if your child is currently a Harvard Pilgrim member through NH Healthy Kids.
- ▶ Visit our web site at **[www.harvardpilgrim.org/healthykids](http://www.harvardpilgrim.org/healthykids)** for more information about Harvard Pilgrim coverage through NH Healthy Kids.

## ABOUT HARVARD PILGRIM

### What should I know about Harvard Pilgrim?

A local, not-for-profit health plan, Harvard Pilgrim consistently ranks among the nation's highest-rated commercial health plans.\* Harvard Pilgrim is accepted virtually anywhere our members want to get care in New Hampshire, Massachusetts and Maine, and more than 122,000 New Hampshire residents are covered through Harvard Pilgrim plans.

## DOCTORS AND GETTING CARE

### How can I find out if my child's doctor accepts Harvard Pilgrim insurance?

To find out if your child's doctor participates with Harvard Pilgrim:

- call your doctor
- call our service representatives
- visit **[www.harvardpilgrim.org/healthykids](http://www.harvardpilgrim.org/healthykids)** and use *Find a Doctor*.

If you need help finding a new doctor, we can help you find one based on factors that are important to you. Call our service representatives, or use *Find a Doctor* on our Web site to search for a doctor who meets your needs.

Harvard Pilgrim members receive their care from more than 28,000 doctors and other clinicians and 135 hospitals throughout the region.

### Does my child need a Primary Care Provider?

Yes. Members in the New Hampshire Healthy Kids plans through Harvard Pilgrim will be asked to select a Primary Care Provider (PCP) when they enroll. Each member can have a different PCP.

PCPs provide or arrange for all the health services our members need- treating them when they are sick, and administering preventive screenings, routine check-ups and immunizations. If a member needs care from a specialist, his or her PCP will provide a referral.

### How do I access specialty care for my child?

Although there are thousands of physicians that take care of Harvard Pilgrim members, your child's PCP will refer him or her to specialists affiliated with his or her own practice. For example, if your child needs to visit a cardiologist (heart doctor), the PCP will refer your child to someone in a local medical practice or hospital with which the PCP is affiliated. PCPs typically develop strong working relationships with particular specialists. This helps

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the doctors collaborate more effectively and helps ensure excellent communication, appropriate choice of treatment and higher quality care.

Your child's PCP may occasionally make a referral to a physician outside his or her usual network of specialists, but only if the expertise needed to handle a particular case is not available from a specialist affiliated with his or her own practice.

Whenever your child needs specialty care, feel free to ask the doctor about the referral process and why he or she recommends a certain specialist.

### **What should I do in an emergency?**

Harvard Pilgrim covers all medical emergencies (e.g., heart attack, stroke, choking, loss of consciousness or seizures). Just go to the nearest emergency facility or call 911 or another local emergency number. If your child is hospitalized, call the Primary Care Provider and Harvard Pilgrim within 48 hours, or as soon as you can (or ask someone to do this for you).

## **PRESCRIPTION DRUGS**

### **How does Harvard Pilgrim's prescription drug benefit work?**

Harvard Pilgrim offers a three-tier drug benefit with low, medium and high levels of copayments. In most cases, your child's doctor can prescribe a Tier 1 or Tier 2 drug to effectively treat your child's condition—as well as save you money. Should you and your doctor decide that a Tier 3 drug is best for you, we will still cover your medication but at the highest cost-sharing level.

This means that, in many cases, you can reduce your costs with drugs listed on a lower tier. This three-tier prescription drug program offers coverage of US Food and Drug Administration approved prescription drugs, with few restrictions.

### **Drug Tier Descriptions**

- ▶ **TIER 1** is primarily made up of generic drugs. These drugs contain the same active ingredients as their brand-name counterparts. Tier 1 may also include brand name drugs that the plan has determined to be more effective, less costly or to have fewer side effects than similar medications. You pay the lowest copayment amount for Tier 1 drugs.
- ▶ **TIER 2** is primarily made up of brand-name drugs for which generic equivalents are not available. These drugs have been selected by the plan based on review of the relative safety, effectiveness and cost of the many brand-name drugs on the market. Tier 2 may also include generic drugs that the plan has determined to be more costly than their brand-name alternatives.
- ▶ **TIER 3** is made up of drugs that the plan has not included in Tier 1 or Tier 2. You pay the highest copayment amount on Tier 3 drugs.

### **Who decides which drugs go in which tier?**

Harvard Pilgrim's Pharmacy and Therapeutics Committee is an advisory group that makes recommendations for placing drugs in different tiers, as well as for setting exclusions and limitations on drug coverage. The committee is comprised of physicians and pharmacists who are advised by physician consultants from a large number of medical specialties. The committee makes recommendations to Harvard Pilgrim's Pharmacy Services clinical team, who is responsible for making all decisions about tier assignment.

### **Do drugs ever change tiers?**

The tier placement of covered drugs may change from time to time. Harvard Pilgrim works to control rising drug costs in a rapidly changing prescription drug market, while still preserving choice for our members and their physicians. When new information comes to light about prescription drugs, either from the federal Food and Drug Administration (FDA) or as a result of marketplace developments, Harvard Pilgrim evaluates the information and assesses whether any tier changes are necessary.

### **Are there drugs that Harvard Pilgrim doesn't cover or covers with certain restrictions?**

There is a limited number of drugs that Harvard Pilgrim either does not cover or covers with some restrictions. Currently, the drugs generally not covered are primarily used for cosmetic purposes or weight loss. Limitations may be placed on either the quantity of a drug covered or the medical conditions for which a covered drug may be prescribed. Harvard Pilgrim also requires prior authorization for certain medications. This information is available at [www.harvardpilgrim.org/healthykids](http://www.harvardpilgrim.org/healthykids) under *Pharmacy Program*. Or you can call one of our service representatives who will answer your questions.

### **What about specialty medications?**

Members must obtain certain specialty medications (like those for treatment of conditions such as rheumatoid arthritis and certain hereditary conditions) from specialty pharmacies that participate in Harvard Pilgrim's Specialty Pharmacy Program. This program includes around the round-the-clock telephone access to nurses and clinical pharmacists. A list of drugs that must be purchased through this program, as well as a list of the pharmacies, is available at [www.harvardpilgrim.org/healthykids](http://www.harvardpilgrim.org/healthykids). Click on *Pharmacy Program*, then *Specialty Pharmacy Program*. You also can call us for more information at one of the numbers listed in the first section of this document.

### **What pharmacies can I use?**

There are thousands of pharmacies in our network (more than 50,000 nationwide!), including major chains such as Rite Aid, CVS/pharmacy, Kmart Pharmacy, Stop and Shop, Walgreens and Wal-Mart. You may also fill your prescriptions at most local, independent pharmacies.

### **Does Harvard Pilgrim have a prescription drug mail service program?**

Yes. Harvard Pilgrim members enjoy savings and the convenience of home delivery for maintenance medications (prescriptions for ongoing, chronic conditions). Standard shipping is free and you pay lower cost-sharing amounts for a 90-day supply of Tier 1 or Tier 2 drugs than you would by filling a prescription at your local pharmacy. Tier 3 drugs are available through mail order but no discount applies.

It's easy to use our Mail Service Prescription Drug Program too! Request order forms by calling our service representatives or visiting [www.harvardpilgrim.org/healthykids](http://www.harvardpilgrim.org/healthykids) and choosing *Pharmacy Program*. First-time users have the option of including their original prescriptions with their order form or having a mail service program pharmacist contact their physician.

## **SAVINGS AND ONLINE TOOLS**

### **Does Harvard Pilgrim offer any savings and discounts for members?**

Yes, through the Your Member Savings program, Harvard Pilgrim offers a variety of savings on products and services. For example, Harvard Pilgrim offers members an exclusive free eyewear program. Your Member Savings also includes discounts on home and child safety products from Safe Beginnings. *Please note* that Harvard Pilgrim's \$150 fitness reimbursement program is *not* available to New Hampshire Healthy Kids members. For details on Harvard Pilgrim's Your Member Savings program, visit [www.harvardpilgrim.org/healthykids](http://www.harvardpilgrim.org/healthykids) or call one of our service representatives for details.

**What's available on Harvard Pilgrim's Web site?**

Harvard Pilgrim Health Care's Web site, [www.harvardpilgrim.org](http://www.harvardpilgrim.org), offers a variety of great tools and reliable information to improve your child's health and the health of your family. You can look up health topics from A-Z, use our interactive symptom checker, find the latest member savings discounts, and more. In addition, New Hampshire Healthy Kids members have a special page at Harvard Pilgrim's Web site at [www.harvardpilgrim.org/healthykids](http://www.harvardpilgrim.org/healthykids).

Click on *Pharmacy Program* section to look up detailed drug information, including precautions and side effects. There you can get details on Harvard Pilgrim's three-tier prescription drug program, featuring a Drug Category Look-up to learn about covered medications and lower-cost alternatives for brand medications.