

2023 First Health Network Agent Frequently Asked Questions

Impacted U65 Health Plans

Which U65 Health Plans are impacted?

- Health Choice and Health Saver Series hospital indemnity existing and new business plans will use the First Health **Limited Benefit Plan Network** beginning 1/01/2023 (i.e. Premier Health Saver Plan, Health Saver Plus Gold, Health Saver Plus III, Health Choice Select, etc.).
- Specified Disease existing and new business plans will use the First Health **Primary Network** beginning 1/01/2023. The First Health Primary Network may only be used in conjunction with Specified Disease Plans.

Network Access

When will insureds have access to utilize First Health's Networks?

- Effective 1/01/2023, hospital indemnity plan policyholders have access to the First Health Limited Benefit Plan Network. Effective 1/01/2023, Specified Disease policyholders have access to the First Health Primary Network.

Will insureds still receive PHCS Multiplan Network savings for services received on or before 12/31/2022?

- Yes, PHCS Multiplan network savings are applicable to care received on or before 12/31/2022.

Will insureds still receive PHCS Multiplan Network savings for services received on or after 1/01/2023?

- No, for care received on or after 1/01/2023, insureds will not be able to use the PHCS Multiplan Network discounts. Instead, insureds may use the First Health Network for savings on care received on or after 1/01/2023.

ID Cards

What should insureds do with their PHCS Multiplan ID cards?

- On 1/01/2023, insureds should discard their PHCS Multiplan ID cards and begin using their new First Health ID cards.

My client did not receive their new First Health ID cards. What should they do?

- Insureds can download a digital copy of their current ID cards anytime by logging into their Policyholder Portal online or through the Benefit PAL mobile app. If your client has recently moved, please have them contact Policyholder Services to update their mailing address.

When should insureds provide their ID card?

- When receiving care, insureds should only provide their ID card if they plan to take advantage of the network discount. Insureds who plan to do cash pay should not provide their ID card as this often causes delay for self-file claim reimbursement.

Providers, Hospitals & Facilities

How do insureds locate a network provider?

- **For insureds using their hospital indemnity plan:** To search for a network doctor, hospital or other health care professional visit the First Health **Limited Benefit Plan Network** online provider directory at www.firsthealthlbp.com. For help navigating the search tool or questions about the provider directory, call First Health at 1-800-226-5116.
- **For insureds using their Specified Disease Plan:** To search for a network doctor, hospital or other health care professional visit the First Health **Primary Network** online provider directory at www.myfirsthealth.com. For help navigating the search tool or for questions about the provider directory, call First Health at 1-800-226-5116. As a reminder, the First Health **Primary Network** may only be used in conjunction with using a Specified Disease policy.

What should insureds do if a provider says they are out-of-network but they show as in-network on the provider search website?

- Insureds should call First Health at 1-800-226-5116. First Health's customer service representative should be able to check the contract status or help insured find another provider that is contracted and meets their care needs.

What happens if an insured receives care from a provider that is not in-network?

- Our hospital indemnity plans pay the same set benefits regardless if going in-network or out-of-network. For out-of-network providers, insureds will need to self-file their claim. Claim forms can be found within their Policyholder Portal.