

Thinking about switching health plans?

Here are 4 important things to consider.

1. Do your current providers participate in the new plan?

Every health plan has a different network, or list of participating providers. Before you change plans, check to see if your providers are part of the new plan's network:

- Your primary care provider
- Specialists (including behavioral health provider)
- Hospitals
- Other providers like physical and occupational therapists

If you are currently in treatment and your doctors don't participate in your new plan, you may be eligible to continue your care with them for a period of time in certain circumstances. **Check with your new plan to see what is available to you before you switch plans.**

2. Will your medicine be covered, and how much will it cost?

Every health plan also has a different formulary, or list of covered medications. Write down all the medications that you or your dependents take and check with your new plan:

- If your medications are covered
- What your costs will be
- If there are any special rules for accessing your medications

3. How will your plan transition your current or scheduled care?

Do you have any surgery or tests scheduled after December 31, 2016? If so, you should call your doctor. Your current referrals or authorizations for care will not be valid with your new plan. You should also call your new plan to ask how any of your ongoing care needs would be handled. This is also important if you are currently in treatment for a medical or behavioral-health condition. **Again, you should contact the health plan you are considering to understand your options before you decide to switch.**

4. What should you do when your new plan becomes effective?

Your new plan will send you a new ID card. Make sure to show that card to any providers you are keeping. In the meantime, if you change plans, call your doctor's office and let them know. That way, they can help you avoid any billing issues and ensure any new referrals or approvals are in place for your care. If you will have to switch providers, you may want to:

- Ask your current doctor for copies of your medical records. This will help your new doctors give you the best care.
- Schedule an appointment with your new providers so you can get to know them.

Your new plan will have a member web site. You should register on their member web site as soon as possible so you can access your plan information.

If you want any information, such as claims activity or authorizations for care, from **mynhp.org**, please access it before January 1, 2017. That's when your new plan will become effective, and you will no longer be able to access your NHP plan information.

We appreciate your NHP membership and hope you will stay with us. However, we also understand that rising costs continue to challenge our members, and we encourage you to consider all your options for 2017.



Need help?

Your new plan's web site or customer service department are both good places to get more details as you think through what is best for you and your family.

The Health Connector also has a number of helpful tools and support available at

MAhealthconnector.org

or by calling Health Connector Customer Service at

1-877-MA ENROLL

(1-877-623-6765)

or **TTY: 1-877-623-7773.**

Of course, if you have any questions about your NHP plan, call NHP at the number on the back of your member ID Card.