

# New Three-Tier Provider Network



## Frequently Asked Questions

### What benefit changes are taking place in 2018?

On January 1, 2018, the Larimer County health plans will introduce a new, preferred network benefit tier (Tier 1) that offers you the opportunity to maintain your current medical plan out-of-pocket costs when you use UCHealth providers and hospitals, including **Poudre Valley Hospital** in Fort Collins, **Medical Center of the Rockies** in Loveland, and **Longs Peak Hospital** in Longmont. UCHealth-affiliated providers, including **Associates in Family Medicine (AFM)** providers, can be found at <https://uchealth.org/larimerdirectory>. **Please note that if you have an existing relationship with a UMR (Tier 2) network provider who is not affiliated with UCHealth, you may continue to see that provider, but at a higher copayment and/or coinsurance level.** Please refer to your Tier 2 network benefits for additional information regarding applicable copayments and coinsurance percentages.

### Why has Larimer County made these benefit changes?

An analysis of historical paid claims data found that over 70% of Larimer County employees and their families have already been using UCHealth healthcare providers and hospital facilities in Northern Colorado. In order to keep the costs of the Larimer County health plan sustainable, UCHealth and Larimer County have entered into a partnership that further encourages the use of UCHealth providers and facilities while allowing you and your family to maintain your current medical plan out-of-pocket costs. This partnership is a community-based solution designed to provide affordable, high-quality healthcare services to Larimer County employees and their families, most of who have established relationships with UCHealth-affiliated providers already.

### Is UCHealth's University of Colorado Hospital part of the preferred network benefit tier?

At this time, the preferred network benefit tier (Tier 1) only involves UCHealth-affiliated providers and facilities based in Northern Colorado.



### Who are the healthcare providers in the new preferred network benefit tier (Tier 1)?

UCHealth-affiliated providers can be found at <https://www.uchealth.org/larimerdirectory>. Please note that Associates in Family Medicine (AFM) providers are affiliated with UCHealth and are included in the new preferred network benefit tier (Tier 1). Preferred network hospitals include **Poudre Valley Hospital** in Fort Collins, **Medical Center of the Rockies** in Loveland, and **Longs Peak Hospital** in Longmont.

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### Do I need to select a Primary Care Physician (PCP) at open enrollment?

No, selection of a Primary Care Physician (PCP) is not required at open enrollment for either plan; however, we encourage you to establish a relationship with a healthcare provider to oversee your primary care needs.

### If I choose either a Tier 1 or a Tier 2 healthcare provider, how will my deductible and out-of-pocket maximum costs be impacted?

Your deductible and out-of-pocket maximum costs will not change, regardless of which benefit tier you select (Tier 1 or Tier 2). However, if you select a provider who is not in Tier 1 or Tier 2, you will incur higher deductible and out-of-pocket maximum costs because the provider is out-of-network.

### What if I am traveling outside of Northern Colorado and I need to go to the Emergency Room?

All Emergency Room services are covered at a \$200 copayment, regardless of the Emergency Room's network status. Please note that x-ray and imaging services are not included in the \$200 copayment.

### Where can I find specific copayment and coinsurance information for our plans?

Please review the 2018 Open Enrollment booklet posted on the Larimer County webpage at

<https://www.larimer.org/spotlights/2017/10/17/2017-open-enrollment>.



Larimer County is pleased to announce a new partnership with UHealth that will enable you to maintain your current medical plan out-of-pocket costs when using Northern Colorado's UHealth-affiliated providers and facilities.

As the only academic-based, community-focused healthcare institution in the state of Colorado, UHealth provides a full range of healthcare services in the communities where you live and work. Their fully integrated approach to healthcare delivery is supported by a talented team of healthcare professionals dedicated to your family's healthcare needs, and they leave no question unanswered along the way.

**For additional information about the  
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