

District Council 37 Local 95  
Head Start Employees Welfare Fund

# Connection Gated EPO FAQ

For 2022 Plan Year



An Anthem Company

## Beginning August 1, 2022 Empire will offer District Council 37 Local 95 Head Start Employees Welfare Fund a **Connection Gated EPO plan**.

### What is a gatekeeper?

A gatekeeper's duty is to manage your treatment. Your gatekeeper is your designated network primary care physician (PCP) and is in charge of authorizing your referrals and hospitalizations. When you become ill or need to be referred to a specialist, you will need to contact your gatekeeper who, in turn, refers you to doctors and specialists within your plan's network.

### What is a network?

A network is a group of providers who have a contract with us or another Blue Plan to provide services to you. We have different networks, so it is important to know which network supports your benefit plan. When you need care, help ensure you're covered by visiting in-network doctors, hospitals or other health care providers. Empire has contracts with in-network providers that establish the providers' payment rates and certain rules in-network providers follow when treating Empire members. If you choose to go outside of our network, you'll pay 100% out of pocket with our plans, unless it's an emergency. A list of participating providers in our networks and their locations is available at [www.empireblue.com](http://www.empireblue.com).

### How do I know if I have a Gated EPO plan?

Gated EPO plans can be identified by a "G" in the product name on the member ID card and member plan document (for example GEPO = Gated EPO).

### On a Gated EPO product, do I need to designate a primary care physician (PCP)?

**Yes.** Members with a gated EPO plan must select a PCP when completing their enrollment application. PCP's are typically internal medicine, family practice or pediatric physicians. They directly provide you with primary care and coordinate other health care services you receive. You can visit any doctor or specialist in the network that supports your plan with a referral from your PCP. You will also find it more cost-effective to choose doctors with admitting privileges to our in-network hospitals.

### What happens if I do not select a PCP?

If you do not select a PCP prior to the processing of your enrollment application, we will assign you a network PCP. If you don't want that PCP, you will still have the opportunity to designate a PCP of your choice by logging into [empireblue.com](http://empireblue.com) or calling member services to change your PCP.

### Will my PCP be listed on my member ID card?

**No.** Your PCP will not be listed on your member ID card.

### How do I find out if my doctor is in-network?

You can visit [empireblue.com/find-care](https://empireblue.com/find-care) to locate doctors in the Connection Gated EPO network.

- **Search as guest:** To search by selecting a plan, first narrow the list of plans and networks by selecting the type of care and state. Then, select a plan or network to search.

#### Connection Gated EPO members should select:

- Type of plan or network: [Medical Plan or Network](#)
- State: [New York](#)
- Type of health insurance: [Medical Networks](#)
- Plan/Network: [Connection \(Employer-Sponsored\)](#)

You will then be able to narrow your search for an in-network doctor near you.

### How do I choose a hospital?

You should work with your doctor to select a network hospital. Your doctor must have admitting privileges at the selected hospital. When it's not an emergency, you are not covered for services at non-participating hospital unless we authorize it.

### Do I need a referral for all specialist services?

**Yes, in most cases.** Your PCP is responsible for determining the most appropriate treatment for your health care needs. However, you do not need a referral from your PCP to visit a participating provider for the following services:

- Participating laboratory and radiology services (including ultrasounds, mammograms, CT scans and amniocentesis)
- Pediatrician exams of well newborns
- Urgent Care Center
- Emergency Services
- Pre-Hospital Emergency Medical Services and emergency ambulance transportation
- Routine vision exams, eyeglass lenses and frames
- Diabetic eye exams from an ophthalmologist
- Outpatient mental health care

#### **No referral from the PCP is required for an OB/GYN to provide the following:**

- Two semiannual Well-Woman office exams
- Office-based care resulting from previous OB/GYN office exams for treatment of acute gynecological conditions
- Maternity Care

Contact the number on the back of your member ID card for a complete list of services that do not require a referral from your PCP and with any questions.

### What if I need emergency care?

Our Gated EPO products cover emergency treatment at any hospital, wherever you may travel within the U.S. — even if it's not in our network. In the event of an emergency, you should call 911 or go to the nearest emergency room.

### What is considered my service area?

Connection Gated EPO members must reside within the following counties (any services outside of these counties is considered out of area):

**New York:** Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester

### Does the Connection Gated EPO plan provide away-from-home care for students who are out of the service area?

**Yes.** Students can enjoy peace of mind by having access to healthcare benefits across the country. Empire provides convenient healthcare coverage while students are away from home. To find an in-network provider search Empire Find Care ([empireblue.com/find-care](https://empireblue.com/find-care)).

### Are referrals required for students to access out of area providers for covered services?

**No.** Referrals are not required to receive a covered benefit when an out of area student accesses a participating in-network specialist or physician. (Important: The student's PCP should not submit referrals for out of area specialist services.)