

# Members want to know: Frequently Asked Questions about Allies health plans

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**PLEASE NOTE:** Allies plans provide access to networks that are smaller than Mass General Brigham Health Plan's full commercial HMO provider network. In Allies HMO plans, members have access to network benefits only from the providers in the Allies HMO network. In Allies Choice HMO plans, members have access to network benefits only from providers in the Choice HMO network, and members pay different levels of copayments, coinsurance, and/or deductibles depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1. Please consult the [Allies HMO](#) or the [Allies Choice HMO](#) provider directory to determine which providers are included in each plan's network and, if applicable, the tier of those providers.

## 1. How do you qualify for an Allies HMO plan?

Allies plans are available to employers and employees who are located and live within the Allies HMO and Allies Choice HMO service area. The service area includes the following cities and towns:

Abington	Danvers	Lexington	North Andover	Sudbury
Acton	Dedham	Lincoln	North Reading	Swampscott
Andover	Dover	Lynn	Norwell	Tewksbury
Arlington	East Bridgewater	Lynnfield	Norwood	Topsfield
Ashland	Easton	Malden	Peabody	Wakefield
Avon	Essex	Manchester	Pembroke	Walpole
Bedford	Everett	Marblehead	Quincy	Waltham
Belmont	Foxboro	Marlborough	Randolph	Watertown
Beverly	Framingham	Marshfield	Raynham	Wayland
Billerica	Franklin	Maynard	Reading	Wellesley
Boston	Georgetown	Medfield	Revere	Wenham
Braintree	Gloucester	Medford	Rockland	West Bridgewater
Bridgewater	Halifax	Medway	Rowley	Westborough
Brockton	Hamilton	Melrose	Salem	Weston
Brookline	Hanover	Middleton	Saugus	Westwood
Burlington	Hanson	Millis,	Scituate	Weymouth
Byfield	Hingham	Milton	Sharon	Whitman
Cambridge	Holbrook	Nahant	Sherborn	Wilmington
Canton	Holliston	Natick	Somerville	Winchester
Carlisle	Hopkinton	Needham	Southborough	Winthrop
Chelsea	Hudson	Newbury	Stoneham	Woburn
Cohasset	Hull	Newton	Stoughton	
Concord	Ipswich	Norfolk	Stow	

## 2. Allies plans are limited network plans—what is a limited network?

Allies plans provide access to networks that are smaller than Mass General Brigham Health Plan's full commercial HMO provider network. In Allies HMO plans, members have access to network benefits only from the providers in the Allies HMO network. In Allies Choice HMO plans, members have access to network benefits only from providers in the Choice HMO network, and members pay different levels of copayments, coinsurance, and/or deductibles depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1. Please consult the [Allies HMO](#) or the [Allies Choice HMO](#) provider directory to determine which providers are included in each plan's network and, if applicable, the tier of those providers.

## 3. How do I know what providers are in-network?

Visit the [provider directory](#) to determine which providers are included in the Allies HMO or Allies Choice HMO network(s), if they're not found in the directory, they're not in the network. (A provider directory tip: search for the doctor's name, rather than their facility.) We also recommend that you contact our Allies Transition Experience Specialist, Hailey Epstein, who can help you find a PCP if you need one or help with any transition of care questions you might have. You can talk with Hailey by emailing [HealthPlanAllies@mgb.org](mailto:HealthPlanAllies@mgb.org) or by calling **1-800-776-0031**.

## 4. How can I save money using my plan?

- Allies offers savings on premiums compared to Mass General Brigham Health Plan's broad network plan options
- The plan's Care Complement benefits (included in your coverage) are designed to help you manage pain and chronic conditions more affordably. You'll pay \$0 cost for:

- The first 6 acupuncture visits (20-visit limit)
- The first 6 visits for physical or occupational therapy
- Cardiac rehabilitation therapy
- The first 6 visits to a Chiropractor
- Services that decrease diabetes complications, including an annual routine eye exam, diabetic education, and nutritional counseling
- Medication-assisted therapy office visits and prescriptions to treat substance use
- Recovery coaching for members who have developed substance use disorders
- 11 common prescription medications to treat depression, heart disease, high blood pressure, and more
- You may also choose a virtual primary care visit (office visits are available when requested or when clinically appropriate). You'll pay \$0 out-of-pocket for any virtual visit.
- In addition, you'll pay \$0 cost for virtual visits for specialty care, behavioral health, and 24/7 urgent care through On Demand.

## 5. What makes Allies plans unique?

- Allies offers you integrated and convenient primary and specialty care at Newton-Wellesley Hospital, Salem Hospital, and South Shore Hospital (and Harbor Medical Associates).
- You have access to certain specialists from Mass General Brigham academic medical centers and specialty hospitals right in your own community.
- If you need to see a specialist quickly, this plan gives you faster access (within three business days from PCP referral) to certain specialist appointments in Dermatology, Orthopedics, Cardiology, and Gastroenterology, plus specialists in Endocrinology at Salem Hospital.
- Your PCP may refer you to Massachusetts General Hospital, Brigham and Women's Hospital, their affiliated health centers, McLean Hospital, Spaulding Rehabilitation Center, and Mass Eye and Ear.
- \$0 copays for ALL virtual visits with PCPs, specialists, behavioral health, and 24/7 urgent care through On Demand.
- A primary care virtual pathway is available.
- Have questions or need help with your care? An Allies Health Navigator can work with you to simplify the experience of getting care. The Navigator can serve as a bridge to the services, providers, care, and answers to questions on your coverage.

## 6. What are the advantages of choosing a PCP affiliated with Newton-Wellesley Hospital?

- Allies members have easy access to Newton-Wellesley Hospital's PCP and specialists—with special areas of expertise, including cardiology, oncology, maternity services and women's health, orthopedics, sports medicine, and more.
- Allies members also get faster access to specialist appointments at Newton-Wellesley Hospital (within three business days from PCP referral) with select specialists in Cardiology, Dermatology, Orthopedics, and Gastroenterology.
- A virtual primary care pathway is available.

ATTENTION: There are Children's Hospital providers who are also affiliated with Newton-Wellesley Hospital who are not in-network. An example is Newton-Wellesley Family Pediatrics and Pediatrics at Newton-Wellesley. You can always call the Allies Health Navigator for help finding a provider.

## 7. What are the advantages of choosing a PCP affiliated with Salem Hospital?

- The Mass General Brigham Salem Hospital community is comprised of Salem Hospital (located at 81 Highland Ave, Salem, MA 01970), Mass General/North Shore Center for Outpatient Care in Danvers, Mass General/North Shore Cancer Center in Danvers, North Shore Physicians Group—with many locations throughout the north shore area, and Mass General Waltham. Salem Hospital is the largest healthcare provider on the north shore, offering exceptional medical and surgical care, innovative advances, and a deep-rooted commitment to the community.
- The clinical partnerships with Massachusetts General Hospital enable Salem Hospital to bring world-class health care to local patients and families, while remaining true to its commitment to quality, safety, and kindness.
- At Salem Hospital, Allies members get faster access to specialist appointments (within three business days from PCP referral) with select specialists in Cardiology, Dermatology, Orthopedics, Gastroenterology, and Endocrinology.
- Virtual care orthopedics is also available through Salem Hospital.
- Members who need a new PCP at Salem will have support in selecting a PCP through the Salem Hospital patient access line as well as the Allies Navigator.

In terms of pediatric care, there are limited options for members. There are pediatric specialists that are available at the Danvers Ambulatory Center. These providers are affiliated with Mass General for Children. When it comes to specialty care, many specialists are located at the Danvers Ambulatory Care Center—which is a Mass General Hospital facility. Referrals to Mass General Hospital and Brigham and Women’s Hospital will be made by PCPs when medically appropriate. You can always call the Allies Health Navigator for help finding a PCP or specialist.

## **8. What are the advantages of choosing a PCP affiliated with South Shore Hospital?**

South Shore Health System is comprised of South Shore Hospital, South Shore Medical Center, South Shore VNA, South Shore NeuroSpine, South Shore Health Foundation, The Friends of South Shore Health, and South Shore EMS. Allies members will also have access to Harbor Medical Associates, a Mass General Brigham multi-specialty group, and members can select a Harbor Medical primary care physician as their PCP.

- It is a not-for-profit, charitable health system offering primary and specialty care, hospital care, home health and community care, emergency and urgent care, and preventive and wellness services.
- South Shore Hospital is Southeastern Massachusetts’ leading provider of emergency, acute, and outpatient care.
- They are the first and only verified and designated Level 11 Trauma Center south of Boston, including the Cape and Islands.
- They are also one of the only three hospitals in Massachusetts with a Level 11 license.
- South Shore Hospital has also been recognized as part of the American Nurse Credentialing Center’s Magnet Recognition Program which recognizes healthcare organizations that demonstrate excellence in nursing services—a distinction only eight percent of U.S. hospitals achieve.

ATTENTION: The Dana-Farber/Brigham Cancer Center at South Shore is not in the Allies network. If access to this center is important to you, we recommend that you choose another plan. However, you will have access to other high-quality providers at Mass General Cancer Center as part of the Allies network. You can always call the Allies Health Navigator for help finding a provider.

## **9. Can I see a provider not affiliated with Newton-Wellesley Hospital, Salem Hospital, or South Shore Hospital?**

This is a limited network, and your care should be based with providers in the network. With this plan, primary care providers (PCPs) and specialists at Newton-Wellesley Hospital, Salem Hospital and South Shore Hospital (or Harbor Medical Associates) form your care team for outpatient and inpatient services. However, your PCP may refer you to leading academic medical centers and specialty hospitals within the Mass General Brigham system, including Brigham and Women’s Hospital, Massachusetts General Hospital, Mass Eye and Ear, McLean Hospital, and Spaulding Rehabilitation Center. Please consult your Schedule of Benefits for more details on your benefits.

## 10. What hospitals are not in-network?

This is a high-value, limited network. If there are providers or specialists important to you, you can check if they are in this network by visiting the provider directory. You can also get help with this by contacting our Allies Transition Experience Specialist, Hailey Epstein at [HealthPlanAllies@mgb.org](mailto:HealthPlanAllies@mgb.org) or by calling **1-800-776-0031**.

A special note: Dana-Farber Brigham Cancer Center – South Shore and the Boston Children’s Hospital are not part of the Allies network. However, Mass General Cancer Center and Mass General Hospital for Children are part of the network. If access to Dana-Farber Brigham Cancer Center – South Shore and the Boston Children’s Hospital is important to you, You may consider choosing the full network plan that your employer is offering.

## 11. What is an Allies Health Navigator?

An Allies Health Navigator is a person who works with you to simplify the experience of getting care. They can serve as a bridge to the services, providers, care, and coverage answers you might need. It is their job to help remove complexity and be a single point-of-contact. They have knowledge of the providers at Newton-Wellesley Hospital, Salem Hospital, South Shore Hospital, and other hospital-affiliated provider groups. They can help you:

- Get answers to your health insurance coverage questions.
- Find and choose a PCP.
- Access your Mass General Brigham Health Plan member portal or other recommended apps.
- Transfer your medical records if needed.
- Schedule appointments with PCPs, specialists, and medication appointments.
- Get answers to questions you might have about your procedure after discharge from an inpatient procedure, ER, or day surgery.

You can contact the Allies Health Navigator by calling the number on the back of your member ID card.

## 12. What is an Allies Transition Experience Specialist?

An Allies Transition Experience Specialist can help you find a PCP if you need one or answer any questions you might have about the Allies plan and if it’s right for you. They can also help with any transition of care questions you might have. You can talk with Hailey Epstein, our Allies Transition Experience Specialist, by emailing [HealthPlanAllies@mgb.org](mailto:HealthPlanAllies@mgb.org) or by calling **1-800-776-0031**.

## 13. What coverage does the plan include?

- All in-network preventive benefits at no cost, like annual physicals\*, preventive vaccinations, and more
- Access to doctors, hospitals, and urgent care centers in the Allies HMO network
- Outpatient and inpatient medical care
- Mental health and substance use care
- Coverage for urgent and emergency care, no matter where you travel
- If you need it, care management support for chronic conditions from a dedicated team
- Our Care Complement package of benefits. They include:
  - \$0 cost for first six acupuncture visits (20 visit limit)
  - \$0 cost for the first six chiropractor visits
  - \$0 cost for the first six physical therapy or occupational therapy visits
  - \$0 cost for 11 medications that treat common chronic conditions like high cholesterol, diabetes, high blood pressure, heart disease, and depression
  - \$0 cost for cardiac rehabilitation therapy

- \$0 cost for certain services that reduce the risk of complications from diabetes, including an annual routine eye exam, diabetic education, and nutritional counseling
- \$0 cost for the medication-assisted therapy (MAT) office visits
- \$0 cost for certain MAT prescriptions
- Free recovery coaching for members who have developed substance use disorders

*\*Services for specific conditions during an annual exam may be subject to cost sharing.*

If your plan includes pharmacy coverage through our Optum Rx® program, here's what you get:

- Coverage for many common over-the-counter drugs with a prescription
- Access to a broad national pharmacy network which includes most major chains like CVS Pharmacy®, Walgreens®, and Rite Aid®, as well as grocery store pharmacies and many independent pharmacies across the United States
- Savings on a 90-day supply of certain maintenance medications at participating retail pharmacies or by mail-order, depending on your benefit plan

#### **14. What if I need to move to another town while I am an Allies member?**

If you move to a town that is outside of the Allies service area, you should notify your employer so they can help you choose among your other plan options. If you would like to keep your PCP, no problem. Your PCP will be an in-network provider with all other Mass General Brigham Health Plans being offered to you through your employer.

#### **15. Does my accumulated deductible transfer with me if I move out of the service area and have to switch to one of your non-Allies plans?**

Yes. If you move from an Allies plan to one of our non-Allies plans during your benefit period (i.e., not upon anniversary), then your accumulators would carry over for the remainder of that plan year.

#### **16. If I'm pregnant, does my hospital provide maternity care?**

Yes. You can expect compassionate, expert care during your pregnancy, labor, and delivery. The obstetrics teams and full-service facilities at Newton-Wellesley Hospital, Salem Hospital, and South Shore Hospital provide exceptional care in a convenient community setting.

#### **17. Is there a document that outlines everything offered to me?**

Yes, there is. You can find your Schedule of Benefits, Summary of Benefits and Coverage, Member Handbook, and amendments online at [Member.MassGeneralBrighamHealthPlan.org](https://Member.MassGeneralBrighamHealthPlan.org). Your Schedule of Benefits is an overview of your health plan. Your Member Handbook (including amendments, if any) describes your benefits and your responsibilities as Mass General Brigham Health Plan member. We also have a **member app** that will help you access your Schedule of Benefits at any time.

What benefits, perks, and discounts come with my plan?

Your plan includes a fitness reimbursement, weight-loss benefit, free tobacco cessation program, reimbursement for childbirth education, discounts on home safety products, bike helmets, and more. Look for this information on your Schedule of Benefits, Member Handbook, and online at [Member.MassGeneralBrighamHealthPlan.org](https://Member.MassGeneralBrighamHealthPlan.org)

#### **18. What are important cost sharing terms to know?**

**Copayment:** The fixed amount you're required to pay for certain covered services and/or prescription medications when you receive the service.

**Coinsurance:** The percentage of the cost you are responsible to pay for certain covered services or prescription medications.

**Cost sharing:** The share of costs covered by your insurance that you pay out of your own pocket. This term generally includes deductibles, coinsurance, copayments, or similar charges, but it doesn't include premiums or the cost of non-covered services.

**Deductible:** The amount you pay in a plan year for certain covered healthcare services before your health insurance plan starts to pay. After you have met your deductible, you may also be required to pay a copayment and/or coinsurance. Some plans may include a separate deductible for prescription drugs.

**Out-of-pocket maximum:** The most you could pay in a plan year for covered healthcare services. Generally, all medical, behavioral health, and prescription drug copayments, deductibles, and coinsurance amounts you have paid apply toward the out-of-pocket maximum. Some plans include a separate out-of-pocket.

## 19. Am I covered when I travel?

No matter where you travel, you're covered for urgent and emergency care.

## 20. Is my privacy protected?

Mass General Brigham Health Plan takes seriously our obligation to protect your personal health information. To help in maintaining your privacy, we have instituted specific practices in compliance with applicable privacy laws. See our notice of privacy practices here at <https://resources.massgeneralbrighamhealthplan.org/members/privacy-practices.pdf>

## 21. Allies Choice (only) plans: What is a tiered high-performance network?

Allies Choice HMO plans are different from Allies HMO plans in one way. An Allies Choice plan has a tiered provider network, with Tier 1 (lower cost) and Tier 2 (higher cost). Lower cost sharing applies to Tier 1 hospitals, including their affiliated facilities. They are Newton-Wellesley Hospital, Salem Hospital, South Shore Hospital, McLean Hospital, Brigham and Women's Faulkner Hospital, Martha's Vineyard Hospital, Nantucket Cottage Hospital, and Spaulding Rehabilitation Network.

Higher cost sharing applies to the following Tier 2 hospitals and their affiliated facilities only. They are Brigham and Women's Hospital, Massachusetts Eye and Ear Infirmary, and Massachusetts General Hospital. Please note that the following facilities affiliated with Tier 2 hospitals have Tier 1 lower cost sharing: Brigham and Women's/Mass General Health Care – Foxborough, Mass General/North Shore Center for Outpatient Care – Danvers, and Mass General – Waltham.

To see a hospital's tier, check the [Allies Choice HMO provider directory](#)

**Allies Choice (only) plans:** Tiering applies to what services, specifically?

Tiering only applies to these services:

- Inpatient acute medical services
- Outpatient diagnostic imaging and X-ray (including ultrasound)
- Outpatient high-tech radiology (CT scans, MRIs, etc.)
- Outpatient surgery
- Outpatient short-term rehabilitation (cardiac, physical, occupational, and speech therapy)

## 22. Allies Choice (only) plans: What are the advantages of a tiered high-performance network?

Tiered, high-performance plans help lower health care costs without compromising quality of care. Tiered high-performance network plans are generally more affordable because they allow members to become active participants in their care decisions when they choose providers with greater cost efficiency. Members of Allies Choice HMO are naturally guided to Tier 1 providers at Newton Wellesley Hospital, Salem Hospital, and South Shore Hospital, so members get the highest-quality and best-value care.

**23. Allies Choice (only) plans: How are hospitals tiered?**

To establish tiers, we use statewide medical expense data from Massachusetts Center for Health Information and Analysis. We do this to identify cost-efficient hospitals and place these hospitals in the lower cost tier, Tier 1. To see a hospital's tier, check the [Allies Choice HMO provider directory](#).

**24. Allies Choice (only) plans: How do I know what providers are in-network?**

Visit the [Allies Choice HMO provider directory](#) to determine which providers are included in the Allies Choice HMO network.