Health Plan of Nevada
A UnitedHealthcare Company

Sierra Health and Life
A UnitedHealthcare Company

Navigator Training

Plan Year 2027

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Agenda

- Introduction
- Our value
- How On Exchange plans work
- Health Plan of Nevada plans
- Network overview
- Where to go for care and assistance
- Medicaid update

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Who we are

We're Nevadans too. It's good to know you and the people you help can count on HPN. We have a strong commitment to our community and have proudly served Nevadans for over 40 years. We live and work here. We're your partner in making our community a better place to live.

Rely on us. With our operations located in Las Vegas, our team is available to assist with questions, enrollment, program implementation and more. From customer service to case management, we're ready to make your clients' health plan experience as positive and simple as possible.

Taking care of Nevadans is what we do!



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Our value

We take care of our members by offering unique services to enhance their health care experience.

- HPN has the largest provider network in Nevada including **9,500+ providers and 240+ care locations**.
- Our members can receive care day or night with **24/7 advice nurse**, **virtual visits** and **urgent care centers**.
- And more ways to get urgent care including **medical care that comes to you** and **6 specialty urgent care centers**.
- Plus, many doctors are only in HPN's network!
- In person and online **health education and wellness classes** help members achieve their health goals, including weight management and smoking cessation.
- With **digital tools** like a mobile app, our members have access to their health plan information on the go. Anytime. Anywhere.

*Information is subject to change. Networks may vary by plan type. **The Select Network does not include Dignity facilities and Dignity micro hospitals, urgent care and physician groups.** Data does not include ancillary providers like physical therapists, occupational therapists, etc.

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How On Exchange plans work

Our HMO plans are centered around the member and their primary care provider (PCP). PCPs are leaders of the health care team and help members with preventive care, specialty care, and any referrals or prior authorizations. Women may select an OB/GYN in addition to a general primary care provider, and children may have a pediatrician.



- Plans have **copayments, deductibles and coinsurance** and are usually the best value with lower out-of-pocket costs.
- Plans **require referrals** from a PCP for certain services, such as to see a specialist.



- Members **must receive care from network providers** to receive coverage.
- **Plans provide coverage** for routine care, as well as emergency care worldwide and urgent care in the United States.



- Members have access to **preventive care for no cost**. *Special attention needs to be taken when a preventive visit covers more than preventive screenings and exams, as other services may have an out-of-pocket cost.*

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Plans that fit almost every lifestyle

We offer **Gold**, **Silver** and **Bronze** HMO plans.

This table is a snapshot of our most popular covered benefits.

*A deductible is a specific amount the member must pay before their insurance coverage kicks in.

✓ Member is responsible for copay before the deductible* is met on most plans.

Plan level	Gold	Silver	Bronze
Monthly premium	Moderate $$$	Low $$	Lowest $
Cost per visit/ prescription	$$	$$	$$$
Plan pays	80%	70%	60%
You pay	20%	30%	40%
May be best if you...	Want to manage monthly premium costs and reduce out-of-pocket health expenses	Want to balance monthly premium costs with out-of-pocket health expenses	Rarely use medical services
Primary care visits (Before deductible)	✓	✓	✓
Mental health visits (Before deductible)	✓	✓	✓
Virtual visits with NowClinic	✓	✓	✓
Specialty care visits (Before deductible)	✓	✓	
Urgent care visits (Before deductible)	✓	✓	
Physician extender visits (Before deductible)	✓	✓	
Pharmacy tier 1 and tier 2 drugs (Before deductible)	✓	✓	

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2027 On Exchange Plans

HPN On-Exchange Plans

MyHPN Select Network Gold 1*
MyHPN Select Network Silver 1 (73, 87 & 94)*
MyHPN Select Network Silver 3 (73, 87 & 94)*
MyHPN Select Network Silver 4 (73, 87 & 94)*
MyHPN Select Network Plus Bronze 1*
MyHPN Gold 6
My HPN Silver 1.1
MyHPN Silver 10 (73, 87 & 94)
MyHPN Silver 11 (73, 87 & 94)
MyHPN Copay Focus Bronze 1
MyHPN Bronze 3**
MyHPN Plus Bronze 4**
MyHPN Plus Bronze 5**
Virtual HPN**
MyHPN Catastrophic**

Changes to Deductibles and OOP Maximums

Plans Eliminated:
MyHPN Copay Focus Silver 1(73, 87 & 94) **
MyHPN Silver 12 (73, 87 & 94)
MyHPN Bronze 2 Medicaid Transition Plan
MyHPN Plus Bronze 6
MyHPN ZCS



***HPN Individual On Exchange Select Plans offer HPN's lowest monthly premium with a select network of hospitals.** The Select Network does not include Dignity facilities and Dignity micro hospitals, urgent cares and physician groups.
** HSA compatible plans

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Battle Born State Plans

HPN On-Exchange Plans

In Clark County

Battle Born State Plan MyHPN Select Network Gold 1*

Battle Born State Plan MyHPN Select Network Silver 1 (73, 87 & 94)*

Battle Born State Plan MyHPN Select Network Bronze 1* **

In Rating Areas 2-4

Battle Born State Plan MyHPN Gold 1.2/1.3/1.4

Battle Born State Plan MyHPN Silver 1.2/1.3/1.4 (73, 87 & 94)

Battle Born State Plan MyHPN Bronze 1.2/1.3/1.4 **

Changes to Deductibles and OOP Maximums

BATTLE BORN STATE PLAN

FOR A HEALTHY NEVADA

***HPN Individual On Exchange Select Plans offer HPN's lowest monthly premium with a select network of hospitals.** The Select Network does not include Dignity facilities and Dignity micro hospitals, urgent cares and physician groups.

**HSA Eligible Plans

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Southwest Medical



One of Nevada's largest multi-specialty medical groups with:

- 350+ providers
- 20+ locations
- 5 urgent care centers, one location open 24/7
- 2 outpatient surgery centers
- 8 specialty care departments
- On-site lab and X-ray at most locations
- E-visits

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Where To Go For Care

Care Options	For Needs or Symptoms, such as:		Copay[1]
24/7 Advice Nurse Care advice from a registered nurse	• Choosing where to get medical care • Minor illnesses or injuries		No Cost
24/7 Virtual Visits Video chat with a doctor. Same-day medication delivery available. Restrictions apply.	• Allergies • Bladder infection • Bronchitis	• Pinkeye • Sinus infections • Viral illnesses	No Cost[2]
24/7 Urgent Care[3] Care for non life-threatening but urgent needs	• Ear infections • Colds & other respiratory problems including coughs & congestion • Sprains and strains	• Most abdominal pain • Vomiting & diarrhea • Most cuts, burns, fevers & back pain	$$$
Same Day Medical Care[4] If appropriate, get on-demand care at home	• Migraine headaches • Cuts that need stitches & skin infections • Urinary tract infections	• Flu & pneumonia • Dehydration, IV placements & IV fluids • Asthma attacks, COPD & respiratory infections	$$$
24/7 Emergency Care[5] Treatment of the sudden onset of life-threatening needs	• Serious burns • Major trauma • Poisoning • Serious breathing difficulties	• Heavy bleeding • Severe chest pain • Sudden paralysis	$$$$

If you have a life-threatening situation, call 911 or go to the nearest hospital emergency room. If it's not an emergency, comparing care options could help you save time, money and frustration.

[1]Actual payments may vary depending upon benefit coverage. The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you.

[2]$0 copays apply with most scheduled NowClinic virtual visits. Calendar year deductibles and/or coinsurance may apply on some plans. Copays may apply on virtual visits with providers not on the NowClinic platform.

[3]Hours of operation may vary by location.

[4]Restrictions apply. Not available in all areas. To see if an urgent care house call is right for you, contact our 24/7 advice nurse toll-free at **1-800-288-2264**, TTY **711**.

[5]IMPORTANT: 1) Your health plan is not contracted with certain freestanding and hospital emergency rooms. Call your health plan for more information. 2) Some neighborhood hospitals may not have specialists on staff, so you could be transported to a hospital emergency room for complex conditions that require a specialist.

NowClinic® virtual visits are not intended to address emergency or life-threatening medical conditions. Please call 911 or go to the emergency room under those circumstances. NowClinic services may be covered by some health plans; copays and deductibles may apply. Members under the age of 18 must have a guardian contact NowClinic customer support for assistance in enrolling for their account. Customer support can be reached at **1-877-550-1515**.

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Where to go for assistance

Visit **HealthPlanofNevada.com** to:

- View our provider directory and preferred drug list online.
- For information about the services and programs available to your clients.

Visit us in person at **2720 North Tenaya Way** to:

- Get assistance with enrollment or plan information

Call Member Services at **1-800-777-1840** to:

- Get a printed copy of our provider directory or preferred drug list.
- For information not available online.

Language services available:

- You and your clients can communicate in the language you are most comfortable with.

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Medicaid Update

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Questions?

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