

# How Wellmark Blue HMO<sup>SM</sup> works

The Wellmark® Blue Cross® and Blue Shield® Health Plan of Iowa network gives members access to **more than 32,000 providers** in Iowa.<sup>1</sup>



## What to know about Wellmark Blue HMO



### Designated primary care provider (PCP)<sup>2</sup>

Primary care services performed by the member's designated PCP **deliver the lowest member out-of-pocket costs.**



### Other primary care providers

Primary care services should be performed by the member's designated PCP, but if a member seeks care from another in-network PCP, **the out-of-pocket costs will be slightly higher.**



### Non-primary care providers

Services provided by an in-network non-PCP or specialist are a **moderate out-of-pocket cost for members.**

### Out-of-network providers

Out-of-network services — with the exception of emergency care — **are not covered.** Referral to an out-of-network health care provider will follow the standard approval process.



**Preventive services are covered at \$0 member out-of-pocket cost when performed by an in-network provider.**



**Emergency services are covered as in-network even if using an out-of-network provider.**

<sup>1</sup> Source: Wellmark Network Administration, April 2024

<sup>2</sup> A primary care provider is generally a family, general, or nurse practitioner, or an internist, physician assistant, geriatrician, or pediatrician. All costs are waived when using an in-network or participating provider for ACA plans. Please see your plan coverage manual for specific plan details.

\*May be subject to balance billing by providers or facilities which are outside of the Wellmark Blue HMO network.

## Member Tools



### myWellmark®

Get access to benefits by registering at [myWellmark.com](https://myWellmark.com).

With myWellmark, members can:

- Estimate cost for procedures
- Access ID cards
- Check claims status
- Select an in-network PCP



### BeWell 24/7®

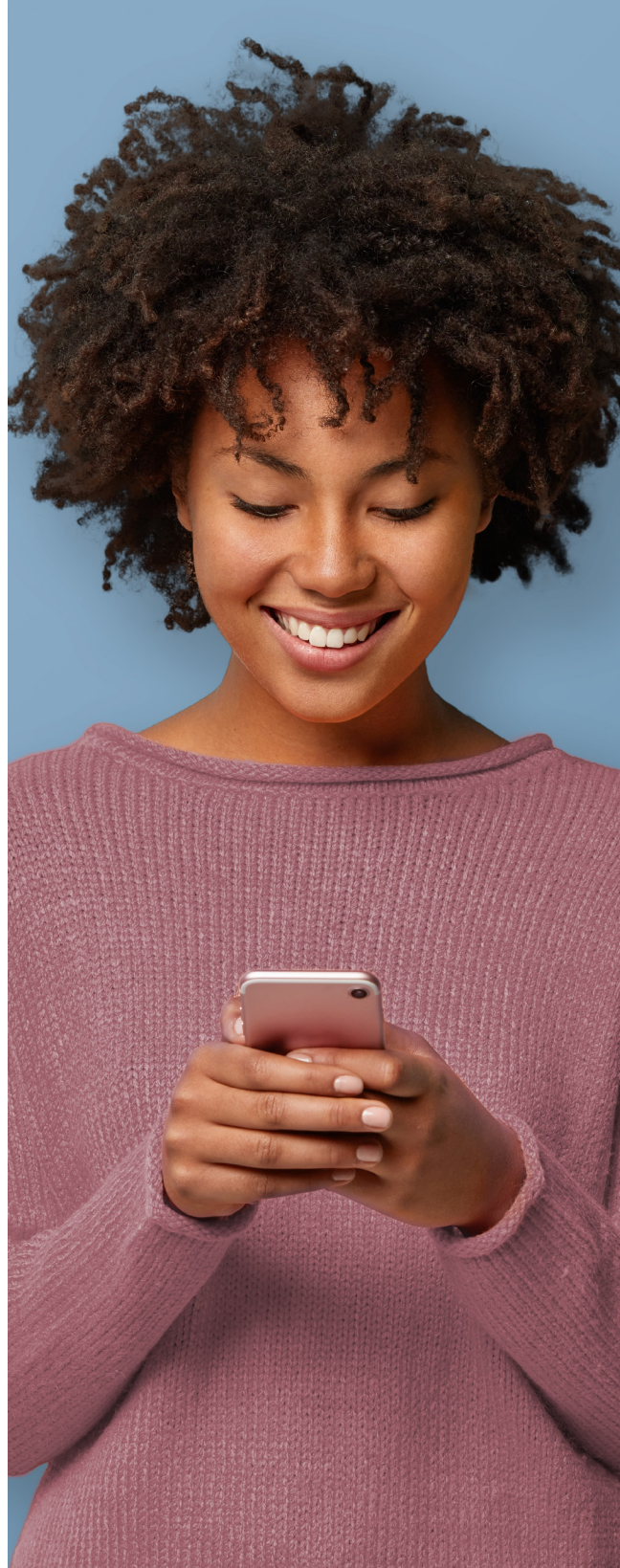
Members can call **844-84-BEWELL** and connect with a real person 24/7 who can help with a variety of health-related concerns, including:

- Coordinating health care appointments and in-home health help
- Discussing treatment options
- Answering your health questions, and more



### Doctor On Demand®

Doctor On Demand provides easy access to doctors or behavioral health specialists over live video from a smartphone, tablet, or computer. Visit [DoctorOnDemand.com/Wellmark](https://DoctorOnDemand.com/Wellmark) or download the app.



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