

How Wellmark Blue HMOSM works

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



What to know about Wellmark Blue HMO



Designated primary care provider (PCP)²

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.

¹ Source: Wellmark Network Administration, April 2024

² 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.

With myWellmark, members can:

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



BeWell 24/7®

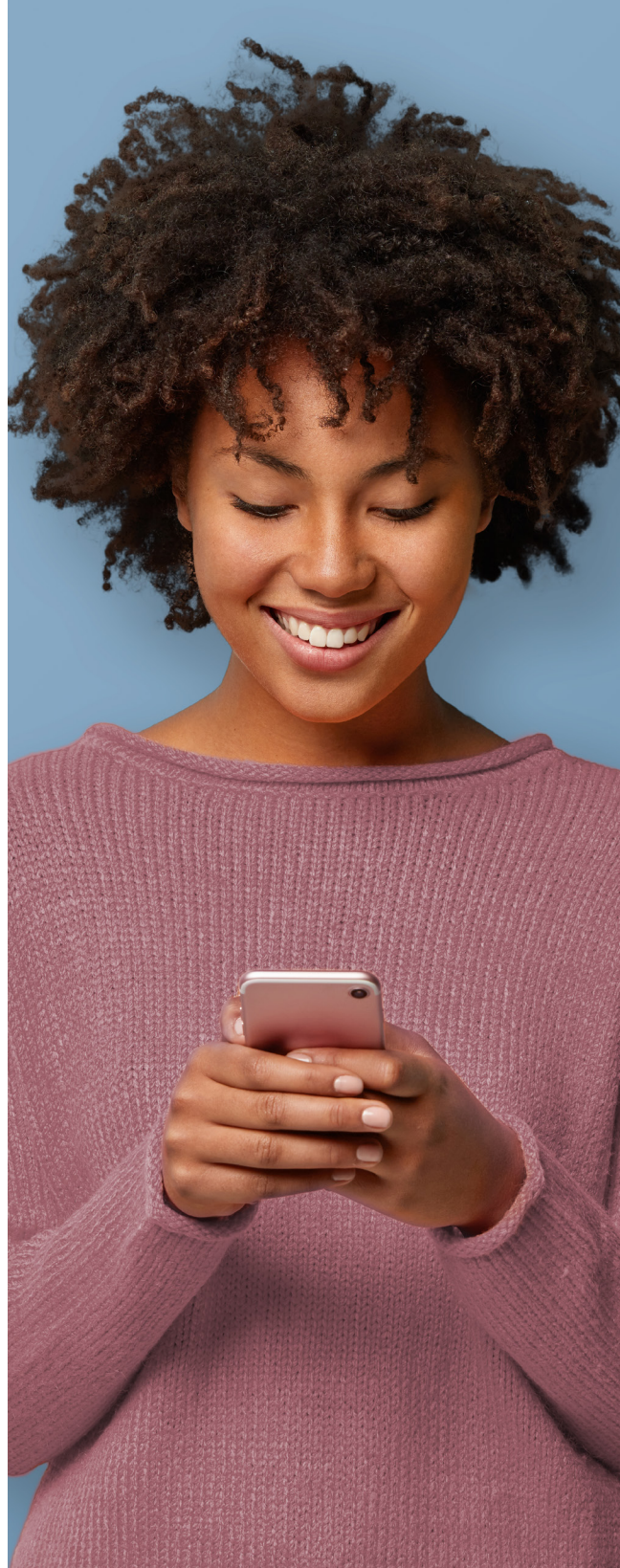
Members can call **844-84-BEWELL** and connect with a real person 24/7 who can help with a variety of health-related concerns, including:

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



Doctor On Demand®

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