Wellmark Health Plan of Iowa

How Wellmark Blue HMO℠ works

The Wellmark® Blue Cross® and Blue Shield® Health Plan of Iowa network gives members access to **100% of hospitals** and **96% of doctors** 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.

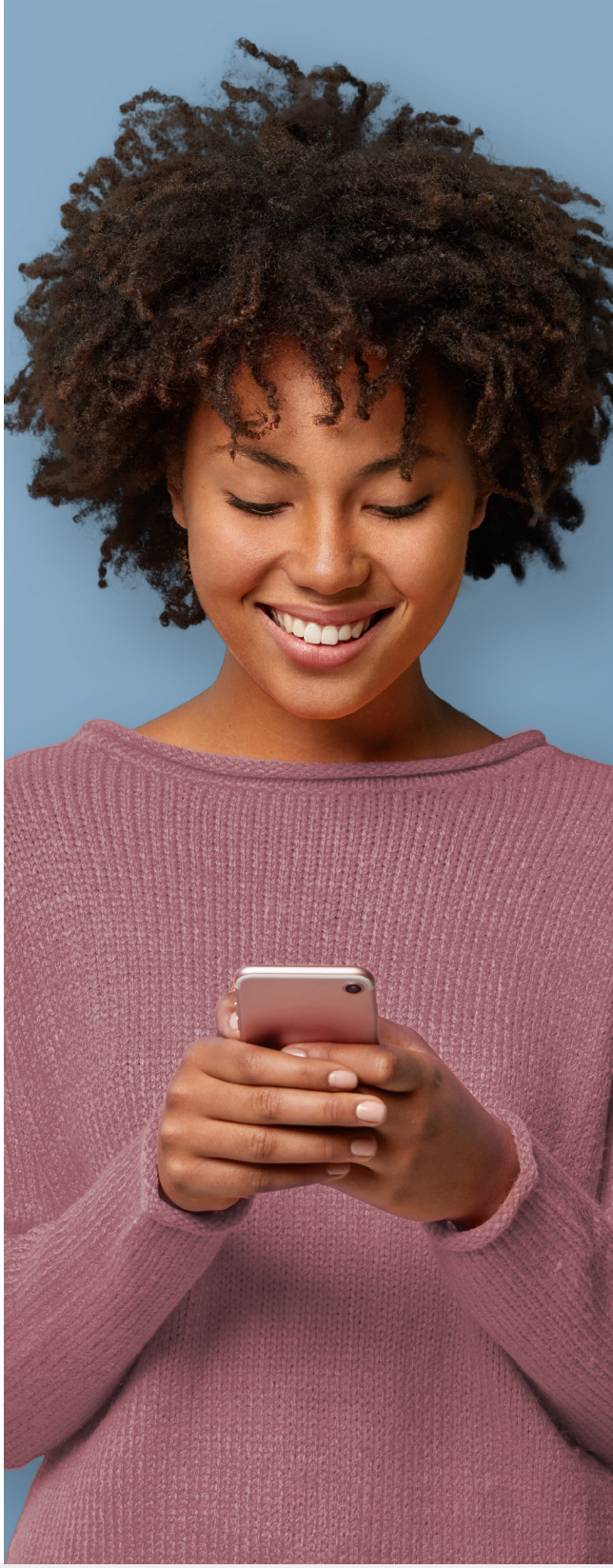
Emergency services are covered as in-network even if using an out-of-network provider.

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

[1] Source: Consortium Network Compare Findings.

[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.

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®

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** or download the app.

Wellmark Health Plan of Iowa

Wellmark Health Plan of Iowa, Inc. is an independent licensees of the Blue Cross and Blue Shield Association.

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols are registered marks and Wellmark Blue HMO℠ is a service mark of the Blue Cross and Blue Shield Association, an Association of independent Blue Cross and Blue Shield Plans. Wellmark® and myWellmark® are registered marks and BeWell 24/7℠ is a service mark of Wellmark, Inc.

Wellmark's virtual health care visit benefit is made available through an independent company, Doctor On Demand, Inc. and the telemedicine services are provided by licensed physicians practicing within a group of independently owned professional practices. Doctor On Demand, Inc. does not itself provide any physician, mental health or other health care provider services.

M-2022457 06/23 A