

# NEW YORKERS DEMANDED A MORE AFFORDABLE NETWORK.

## PATHWAY NETWORK FOR SMALL GROUP OFF-EXCHANGE

Empire is always working to improve your access to health care benefits at an affordable cost. That's why we created "Pathway." It's a network built around primary care physicians (PCPs) who are committed to transforming their practices to a patient-centered model of care.

### Questions and Answers

Q1.	What is the Pathway network?
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Q10.	How does a member find a participating Pathway network provider?

### Q1. What is the Pathway network?

A1. The Pathway network is Empire's provider network that we offer with our Small Group HMO plans. Many Primary Care Physicians (PCPs) who participate in this network are committed to transforming their practices to a patient-centered model of care to help members get high level care in an efficient and cost effective way.

### Q2. What PCPs are in the Pathway network?

A2. For a list of PCPs in the Pathway network, please go to **empireblue.com** and follow the directions outlined below in Question 10. Our goal is to work with PCPs who will offer quality care – at a reasonable cost. This means that the number of PCPs in our network is smaller and more focused. The Pathway network has thousands of participating PCPs throughout Empire's 28-county service area and our six contiguous New York counties. Our Empire New York service area includes:

- **Downstate counties:** Bronx, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.
- **Upstate counties:** Albany, Clinton, Essex, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington.
- **Contiguous counties:** Broome, Chenango, Franklin, Hamilton, Herkimer and Otsego.

### Q3. How does the Pathway network work for HMO Small Group plans?

A3. Members start by choosing a PCP from the Pathway network. A PCP is required.

PCPs get to know you and your medical history and help coordinate your care.

- Referrals from a PCP to specialists in the Pathway network are also *required*. The PCP can help keep track of the member's care when referring to one of the specialists in our network.
- *There are no out-of-network benefits, except for emergency care.* HMO members must use in-network doctors and hospitals within our service area and get referrals to in-network providers — members using out-of-network doctors or hospitals could end up paying much more for care.

Note: If you are away from our *service area* for an extended period of time, you may be eligible for Guest Membership at a local HMO, which is part of the Blue Cross and Blue Shield Association's national HMO network. Spouses and dependent children must be away for *at least 90 days*. The Certificate holder must be away for at least 90 days, but *not more than 180 days*. You will have the benefits offered by the local ("Host") HMO. Call 1-800-4HMO-USA for information about the Guest Membership program.

### Q4. Will employers be able to offer the Pathway network as a choice next to a traditional network offering to their employees?

A4. Yes. You can offer employees a choice between the Pathway network and our EPO or Blue Priority health plan options.

**Q5. What happens if a group has employees who live outside of the Empire's service area?**

A5. Members who reside outside of Empire's New York service area cannot enroll in a Pathway network plan. There are no out-of-network benefits, except for emergency care.

**Q6. Can a member who is enrolled in an HMO plan see a provider outside the New York service area if it's not an emergency?**

A6. No. There are no out-of-network benefits, except for emergency care. Note, that when members *are* in Empire's service area, they are required to receive covered services only from providers in the Pathway network, except for emergency care.

**Q7. What if a member has a medical emergency and receives emergency care from a non-Pathway facility? Will he or she have to pay out-of-network charges?**

A7. No. Emergency care services are covered. When a member can't see an in-network provider because it is an emergency, those charges will require the member to pay the same cost share as for in-network benefits. However, if the visit is not a medical emergency, the claim may be denied and the member may be responsible for the costs incurred. Always consult your policy for complete coverage details.

**Q8. Are there any pre-authorization requirements?**

A8. Yes. Pathway HMO health plans follow Empire's pre-authorization requirements.

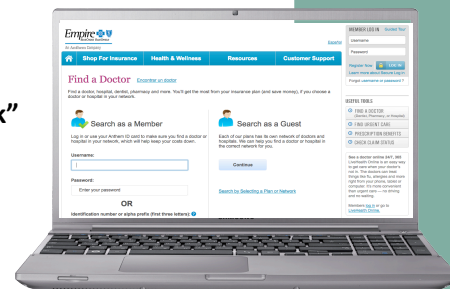
**Q9. How will a provider know if a member is in the Pathway network?**

A9. The member's ID card will display alpha prefix "JLB" to identify the **Pathway network**. For a complete listing of Pathway network providers follow the steps outlined in the below question.

**Q10. How does a member find a participating Pathway network provider?**

A10. To find a doctor or medical facility, members can

1. Log in or register at **empireblue.com** and click **Find a Doctor**.
2. Select:
  - How do you get insurance? – **Through my employer**
  - What state do you want to search in? Your state "**New York**"
  - What type of care are you searching for? –**Medical**
  - Select a plan/network – **Select your specific HMO plan. For example, Empire Gold Pathway HMO or search by alpha prefix JLB**
  - Select and continue
3. Choose what kind of doctor/medical professional they would like to find.
4. Enter your location
5. Select **Search**

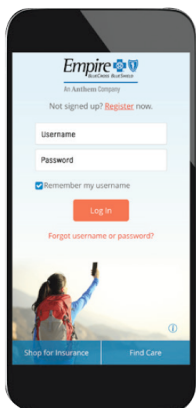


Members may also speak to a customer service representative by calling the number on the back of their ID card.

To search for a vision or dental provider, log into empireblue.com and select Find a Doctor. Select vision or dental provider from the drop-down box and follow the steps on the screen.

### **You can also search for a doctor using Empire Anywhere – your mobile solution**

Our Empire Anywhere mobile app allows you to have your ID card at your fingertips, find a doctor, compare costs, check claims and much more when you're on the go. You can download the app for free by visiting Google Play or iTunes and searching for **Empire Anywhere**.



**NOTE:** These FAQs contain summary information with a focus on the Pathway provider network that supports our Small Group HMO health plans. Please consult the Contract or Certificate for complete coverage terms, conditions and limitations. If there is a difference between this information and the contents of the Contract or Certificate, the Contract or Certificate terms will apply.