

Bluegrass Family Health

Benefit Plan Types

Bluegrass Family Health offers group health plans to Small Groups (2-50 employees) and Large Groups (51+ employees) in Kentucky, Southern Indiana (Clark, Crawford, Floyd, Harrison, Jefferson, Orange, Scott and Washington) and the Metro Nashville and Knoxville areas of Tennessee. Our variety of plan designs gives you both standardization and choice.

HMO

The Bluegrass Family Health HMO has fully evolved from the early days of the "Health Maintenance Organization". While Bluegrass Family Health encourages members to establish a relationship with a family physician to help coordinate their medical care, we do not require members to select a Primary Care Physician (PCP). And, no referral is needed to any Participating Provider.

Our HMO plans are designed with no deductible, and copayments for most services. With the exception of emergency care, all care must be rendered by a Participating Provider to be a covered service.

PPO

With a Bluegrass Family Health PPO (Preferred Provider Organization) health care can be obtained from any health care provider. However, the level of benefits is higher for services obtained from Participating Providers.

You can choose from copayment or coinsurance plan designs, and several levels of deductible and out-of-pocket limits to find the plan that best matches your company's needs. All of our coinsurance PPO plans include a \$500 in-network preventive care benefit, which is not subject to the deductible or coinsurance.

Out-of-Network benefits and cost-shares apply if a member receives care from a non-participating provider. When a member utilizes out-of-network benefits, the member is responsible for any deductible amounts, coinsurance and any amounts above usual, customary and reasonable charges (often referred to as UCR) and pre-certification, if necessary.

Bluegrass Consumer Choice

Our Bluegrass Consumer Choice (BCC) plans are designed to work well with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA).

These plans are developed on our PPO format, with typically higher deductibles, and then coinsurance up to a maximum out-of-pocket. In-network preventive care is covered at 100% under all Bluegrass Consumer Choice plans.

Prescription Drug Coverage

Bluegrass Family Health offers prescription drug coverage through a Pharmacy Benefit Rider. Our list of pharmacy plan designs offers many convenient and affordable options for the purchase of medications and treatment supplies.

* Our standard pharmacy benefit designs have been evaluated for creditability under the Medicare Part D benefit. This evaluation is available on the Broker and Employer portals of our website.

Self-Funded Capabilities

We manage the puzzle ...

Bluegrass Family Health SingleSource is an operations model that takes the core services and strength of Bluegrass Family Health's medical management philosophy, which is key to our successful fully-insured business, and makes these same services available to employers who elect to self-fund their health plan.

Bluegrass Family Health SingleSource approaches health care from the carrier standpoint, taking into consideration the entire picture of health care providing synergy between resource management and claims administration.