



# HEALTH MAINTENANCE ORGANIZATION (HMO)

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A Paramount health maintenance organization (HMO) is a cost-effective health insurance plan for your employees that can provide you with a balance of rich benefits and aggressive, long-term cost control. We have HMO plans available for large and small groups; both fully funded and self-funded.

To receive benefits in a Paramount HMO plan, your employees must use doctors, hospitals, laboratories, radiology, clinics, outpatient facilities, and more, who are

participating in Paramount's extensive HMO provider network for services, and select a primary care physician (PCP), who may already be their family doctor. All our providers are screened and regularly credentialed to ensure an excellent network of physicians and hospitals. Paramount HMO plans are different than most HMOs in that no referrals are required to visit a specialist, although some specific services still require prior authorization. Paramount HMO offers a strong value to you and your employees.

## WHY CHOOSE A PARAMOUNT HMO PLAN?

At Paramount, we know that you require a few things from your health plan. And our HMO plans are designed to give you exactly what you need: affordability for both your company and your employees, the added flexibility to see specialists without a referral from your primary care physician, and because we're local, the highest quality of customer service available.

### **Affordability**

Paramount offers a wide range of benefit packages to best meet your specific needs and budget. As part of ProMedica, we receive aggressive provider discounts that can be passed along to our groups through lower premium pricing, which is

especially beneficial for self-funded plans. Also, members have access to a large list of preventive services that are covered in full.

### **Flexibility**

When it comes to health insurance, Paramount believes easier is better. Paramount has an extensive network of doctors, hospitals and other providers, so members can choose the provider they prefer – often their current doctor. What's more, we have removed our referral requirements for specialists. Now members can see the participating specialist they need without seeking a referral from their PCP. But rest assured, the PCP will continue to monitor and coordinate the health needs and status of the patient.



## Personal Service

As an employer, you'll have a dedicated account representative, membership representative and billing expert who knows you and your plan. And your employees can have a dedicated personal call center representative they can work with, too.

## Quality

Paramount HMO plans provide our members the highest quality care. Our customer service team is consistently rated among the top 10% nationally.

In fact, Paramount Ohio HMO plans have maintained continuous accreditation from NCQA. Our extensive provider network consists of compassionate, experienced and conveniently located providers. And because we're local, our team of Paramount employees is dedicated to offering personal service and care.

## Service Advantages

Paramount HMO plans offer you and your employees many advantages.

**Condition Management.** Our team of condition management experts assists members with chronic conditions by actively participating in their ongoing care, answering questions and keeping their health on track.

**Personal Call Center Representative.** We offer a higher level of personal service to our members. For example, every member has the option to sign up for a personal call center representative. You get to speak with the same Member Services representative each time you call us, so you work with a person who already knows you and your plan, and can answer any questions quickly and knowledgeably.

**Paramount Perks.** As a Paramount HMO member, we not only offer great health care, but we also offer discounts on services you use every day – everything from department stores to memberships in local fitness centers.

Our health maintenance organization plans are designed to give you exactly what you need in terms of affordability and benefit richness for both your company and your employees.



*Affiliate of ProMedica*

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