



Administrative Manual

HealthLink Network Programs & Services

Chapter 3

HealthLink®



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HealthLink Network Programs and Services

HealthLink Network Programs and Services Overview

HealthLink Program	Network included in HealthLink Program			
	HMO Tier I	PPO Tier II	Workers' Compensation	Out-of-Network*
PPO		◆		◆
Workers' Compensation			◆	
Open Access I (OA I)	◆			
Open Access II (OA II)	◆			◆
Open Access III (OA III)	◆	◆		◆

* Please note out-of-network coverage is provided in accordance with the payor's health plan.

HealthLink PPO Network Program

HealthLink provides network access to approximately 200 payors who administer benefits on behalf of contracted HealthLink clients. These clients include:

- Contracted Insurance Carriers
- Self-Funded, Self-Administered Clients
- Third Party Administrators

HealthLink PPO is a non-gatekeeper plan, and certain employer groups may require precertification (please refer to the enrollee's ID card). HealthLink prices PPO claims per the contract and sends the claim along with the pricing to the specified claims administrator for claim adjudication benefit determination and payment for covered services. To verify eligibility, benefit or claims payment information, please contact the health plan benefit administrator identified on the enrollee's ID card.

HealthLink Open Access Network Programs

HealthLink Open Access is a non-gatekeeper plan, and certain employer groups may require precertification (please refer to the enrollee's ID card). Enrollees may self-refer to physicians, hospitals and other health care professionals.

Open Access I (OAI) is a single-tier program: This program has one level of benefit. Enrollees may self-refer to HealthLink HMO providers only. There are no PPO or out-of-network benefits. Only HealthLink HMO contracted physicians, hospitals and other health care professionals participate in the OAI network program.

Open Access II (OAI) is a two-tier program: This program has two levels of benefits. The highest level of benefit is available to enrollees who self-refer to HealthLink HMO participating providers. A second, lower level of benefit is available to enrollees who

self-refer to out-of-network providers. Only HealthLink HMO contracted physicians, hospitals and other health care professionals participate in the OAll network program.

Open Access III (OAll) is a three-tier program: This program has three levels of benefits. The highest level of benefit is available to enrollees who self-refer to HealthLink HMO participating providers. A second, lower level of benefit is available to enrollees who self-refer to HealthLink PPO participating providers. The third, lowest level of benefit is available to enrollees who self-refer to out-of-network providers. HealthLink HMO contracted physicians, hospitals and other health care professionals participate in Tier I. HealthLink PPO contracted physicians, hospitals and other health care professionals participate in Tier II. Out-of-network physicians, hospitals and other health care professionals are considered Tier III.

If you are contracted as both an HMO and PPO provider, the enrollee's highest level of benefits will be applied at Tier I, which would be your HMO agreement.

HealthLink AWC⁺ Network Program

AWC⁺ is a certified Workers' Compensation PPO network program, licensed or registered in the states in which it conducts business. More than two million employees are enrolled in Workers' Compensation plans that access the AWC⁺ networks. The AWC⁺ service area includes portions of Missouri, Illinois, Arkansas, Iowa and Indiana. AWC⁺ objective is to assist employers in managing the financial risk associated with work-related illness and injury by providing access to participating health care professionals, physicians and facilities.