



Frequently Asked Questions: Employers

Why should I choose Memorial Health Plan?

Memorial Health Plan (MHP) offers affordable healthcare solutions with greater flexibility than other plans offered in the local market. Our plan designs and local, trusted facilities encourage members to utilize their benefits within the Memorial Healthcare system, which helps to control costs for you and your members.

How does Memorial Health Plan compare to traditional networks?

With Memorial Health Plan members have access to the region's highest rated facilities. Our solution delivers the member experience and quality of larger networks, with the flexibility and customization of a local partner.

What type of health plans will be offered?

Memorial Health Plan offers self-funded plans, which can be tailored to match your current health plan utilizing the MHP network*. We encourage members to use Memorial Healthcare providers for the lowest out-of-pocket cost.

PPO: Includes member copays and allow a member to see any physician, in- or out-of-network, without a referral.

HSA: Includes member-first dollars and allows a member to see any physician, in- or out-of-network, without a referral, while setting aside money on a pre-tax basis to invest or use for qualified health care expenses.

MHP health plans have three benefit tiers:

- Tier 1 Benefits: Domestic providers in the MHP network
- Tier 2 Benefits: Utilize the Cofinity wrap network
- Tier 3 Benefits: Apply to out-of-network claims

What facilities/providers are in the Memorial Healthcare system?

We are proud to provide high-quality medical services ranging from primary care to specialized care in areas such as neurology, orthopedics, oncology, and much more! Memorial Healthcare uses the latest technologies and highly skilled providers and nurses to deliver the best possible care to our patients.

The MHP medical staff is nearly 500 members strong, with over 100 employed providers with our Memorial Medical Associates practices. Our employed providers practice throughout Shiawassee, Saginaw, Clinton, Ingham, Livingston, and Bay Counties.

BEHAVIORAL HEALTH SERVICES:

Memorial Healthcare Behavioral Health (Inpatient)
826 W. King Street, 2nd Floor
Owosso, MI 48867

EMERGENCY DEPARTMENT:

Memorial Healthcare Main Campus
826 W. King Street
Owosso, MI 48867

WELLNESS CENTER*:

NOW Building
819 N. Shiawassee Street (M-52)
Owosso, MI 48867

URGENT CARE LOCATIONS:

DURAND

9099 E. Lansing Road,
Suite B
Durand, MI 48429

OWOSSO

239 N. State Road
Owosso, MI 48867

Pharmacy Locations:

MHP members have access to Memorial Healthcare's full-service retail pharmacies located in Owosso and Ovid. Our pharmacies provide the same services as other retail, mail-order, and specialty pharmacies, but offer more personalized care at the lowest cost available only for MHP members. Higher out-of-pocket costs can be expected when using a pharmacy outside of the MHP system. To receive the deepest discount, we encourage the use of our MHP pharmacies.

OWOSSO

NOW Building
819 N. Shiawassee Street (M-52) Owosso, MI 48867

OVID

9900 W. M-21
Ovid, MI 48866

*MHP Wellness Center membership is not included in plan pricing but is offered at Memorial Healthcare corporate pricing.

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What happens if a member goes to a non-Memorial Healthcare facility/provider?

If a member visits a provider outside of the MHP and Cofinity networks, out-of-network benefits will apply. Members can confirm that a facility/provider is in the Cofinity network using our website, [MemorialHealthPlan.org](https://www.MemorialHealthPlan.org)

Does Memorial Health Plan require a Primary Care Physician (PCP)?

MHP does not require members to select a Primary Care Physician (PCP) to manage their care, but it is highly encouraged.

Does MHP require a specific Pharmacy Benefit Manager (PBM)?

With Memorial Health Plan, you can use our preferred Pharmacy Benefit Manager (PBM), Optum Rx, or a PBM of your choice. If you are looking for PBM options, our Benefit Plan Manager can assist with making the right selection.

What is your minimum/maximum group size?

MHP is looking to service self-funded group employers with 100 or more employees.

When will health plans be available for quoting?

MHP is prepared to provide proposals beginning November 1, 2023, for effective dates on or after April 1, 2024.

What is the quote process?

Please contact the MHP Benefit Plan Manager at 989-729-4862 for information on the request for proposal (RFP) process and refer to the RFP Form for details and submission requirements.

What is the implementation process?

For new employer groups, we recommend allowing 45-90 days in advance of the effective date to complete the following onboarding process:

1. Client selects the product/services
2. Client attends a kickoff meeting
3. Client answers important questions required for onboarding
4. Open enrollment occurs, and member materials are distributed
5. Client fills out the eligibility template and returns it to MHP
6. ID cards are made available via portal/app
7. Effective date established and ID cards are mailed to members

How do employees contact MHP customer service?

Members can call the number at the top of their ID card to speak with a dedicated MHP customer service representative. For employer assistance, please call our Benefit Plan Manager at 989-729-4862.

How is billing for coverage handled?

MHP will provide monthly billing for administrative services. Claim funding will be set up weekly. The setup process will be a part of the implementation/onboarding process.

What reporting is available?

MHP provides robust claims reporting that can be customized to meet your needs. Medical claims reporting updates weekly within the reporting system, and PBM data updates monthly. Reporting is available through the employer portal and can also be set up to be emailed to you directly. You can also contact our Benefit Plan Manager to request additional information and reporting.

For more information on Memorial Health Plan solutions, please contact:

Benefit Plan Manager

HealthPlan@MemorialHealthcare.org | (989) 729-4862

www.MemorialHealthcare.org

