



Frequently Asked Questions: Brokers

Why should my clients consider Memorial Health Plan for coverage?

Memorial Health Plan delivers 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 employers and members.

What type of health plans will be offered?

Memorial Health Plan (MHP) offers self-funded plans, which can be tailored to match your client's 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 more! Memorial Healthcare uses the latest technologies and highly skilled physicians and nurses to deliver the best possible care.

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

What if a member has preferred doctors or medical facilities?

Members can utilize providers of their choice. To confirm providers are in the MHP or Cofinity network, members should use the lookup feature on our website, MemorialHealthPlan.org. If a member utilizes an out-of-network provider, out-of-network benefits would apply.

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

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

How do you integrate with stop loss carriers?

Memorial Health Plan can pursue your preferred stop loss vendor. If you do not have a preferred vendor, our Benefit Plan Manager can help you select a trusted, well-known stop loss carrier that is right for you.

What is the quote process?

Please refer to the Request for Proposal (RFP) Form for details and submission requirements. For more information on the RFP process, please contact the MHP Benefit Plan Manager at 989-729-4862.

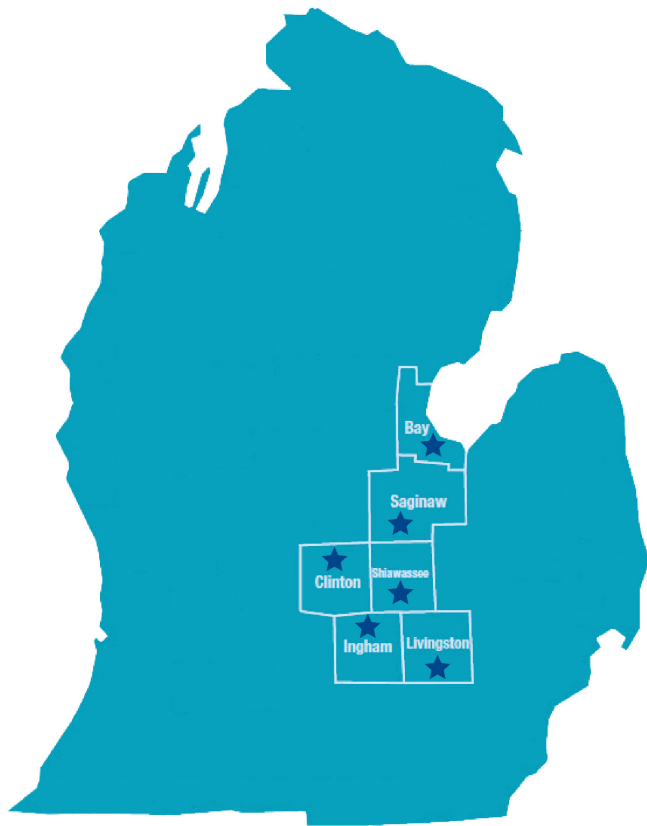
How will Memorial Health Plan handle plan renewals?

The Benefit Plan Manager will provide renewal rates 90 days prior to renewal and attend employer renewal meetings by request. Consultants will receive access to support the stop-loss marketing process if you intend to manage this for the employer.

How does Memorial Health Plan (MHP) handle broker commissions?

MHP will typically compensate brokers on a per-employee per month (PEPM) basis as requested in the RFP process.

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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.

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

Benefit Plan Manager

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

