

# Provider Network Information

## Participating Providers

Selecting a doctor or facility is an important part of your health care. HWMG is the administrator for HMAA and self-funded groups, and our provider network includes a comprehensive list of more than 5,000 physicians, dentists, hospitals, clinics, chiropractors, acupuncturists, naturopaths and pharmacies located throughout Hawaii (some benefits may not be included in your health plan).

Please verify whether a provider or facility is currently participating with HWMG before you obtain services by doing one of the following:

- Ask your provider's office
- Visit [hmaa.com](http://hmaa.com) or [hwmg.org](http://hwmg.org) to access our *Find a Provider* online search
- Contact our Customer Service Center at **(808) 941-4622**, toll-free at **(888) 941-4622**, or via email at [CustomerService@hmaa.com](mailto:CustomerService@hmaa.com).

Some providers listed in our network directory may practice at more than one location and may not participate at all locations. Please verify participating locations with your provider before you obtain services.

While our geographic service area is the State of Hawaii, we provide access to certain services on the U.S. Mainland by participating with most providers in the Cigna PPO network. Before you receive services, we strongly recommend you visit our *Find a Provider* online search for a list of participating providers. Refer to our notice *Medical Services and Prescriptions on the Mainland* for further information. Our Mainland network does not apply to dental services, and **we do not guarantee the availability of Mainland participating providers, including emergency care providers, in all areas.**

Whether it's one of our many Hawaii providers or a participating Mainland provider, using a participating provider or facility will maximize your coverage and reduce your out-of-pocket expense.

## Non-Participating Providers

You may use a non-participating provider or facility. However, depending on the situation, you may be liable for the difference between the entire billed amount and our payment because we have no agreement with these non-participating providers. **As a result, your out-of-pocket expense may be substantially higher. This includes the use of a non-participating provider or facility in emergency care situations.** The provider or facility may require you to pay the entire bill at the time you receive services, and to file your claim directly with us. Some services rendered by non-participating providers may be paid directly to you with all non-covered charges being your responsibility. Refer to your plan documents or contact us for more information.

We have no agreements with providers outside the United States. All such claims are processed at the non-participating provider level. Refer to our notice *Health Services Outside the United States* for further information.

Please be aware that at times, there may be several providers (such as a surgeon, anesthesiologist, laboratory and facility) involved in a treatment plan. It is important to remember that each provider may have a separate contract with us and that the participating status should be verified separately. Likewise, if you are referred to a provider for services, ask the referring provider to recommend an HWMG participating provider. This will ensure a higher level of coverage for your health care services and reduce your out-of-pocket expenses.

## Questions

For questions regarding claims, benefits, and participating providers, visit [hmaa.com](http://hmaa.com) or [hwmg.org](http://hwmg.org). Or, you may contact our Customer Service Center Monday to Friday, 8 am to 4 pm HST at (808) 941-4622, toll-free (888) 941-4622, or via email at [CustomerService@hmaa.com](mailto:CustomerService@hmaa.com).

# Medical Services and Prescriptions on the Mainland

Be sure to verify the participating provider networks applicable to your health plan and coverage by referring to your member ID card or checking with your health plan administrator.

## Medical Services on the Mainland

We provide access to certain services on the U.S. Mainland by participating in the **Cigna PPO** Network. This enables members to obtain medical services, including emergency care, from participating providers while traveling outside our service area, the State of Hawaii.

On the Mainland, you will receive the most comprehensive benefits if you receive medical services from a participating Cigna PPO provider. Benefits will be paid at the participating level, comparable to when you receive services from a participating provider in Hawaii.

We do not guarantee the availability of Mainland participating providers, including emergency care providers, in all areas. Please remember that your out-of-pocket costs will be substantially higher when you see a non-participating provider. Before you receive services, we strongly recommend locating participating providers in advance using [Cigna's online provider search](#) as follows.

- Select "Find a Doctor."
- Select covered through "Employer or School," and enter your search criteria
- If prompted, you may Log In or Register, or Continue as guest.
- Under *Please select a plan*, select "PPO, Choice Fund PPO." Excludes dental services.
- Present your HMAA member ID to the participating provider. The provider's office will need to verify member eligibility by contacting HMAA, not Cigna. [View Cigna's claim process notice.](#)

You may also visit [hmaa.com/provider-directory](http://hmaa.com/provider-directory) or contact our Customer Service Center for assistance at (808) 941-4622, toll-free at (888) 941-4622, or via email at [CustomerService@hmaa.com](mailto:CustomerService@hmaa.com).

## Prescriptions on the Mainland

Our pharmacy benefit manager is **OptumRx**. If you go to a participating pharmacy on the Mainland, just present your member identification (ID) card. The pharmacy will collect a co-payment from you and file a claim with us. Register at [optumrx.com](http://optumrx.com) to view a list of participating pharmacies.

If you go to a non-participating pharmacy, you may file prescription claims by asking the pharmacist for a completed and signed Universal Claim Form (UCF). If your pharmacist does not stock the UCF, you may send OptumRx a copy of your receipt or a billing statement that includes all of the following:

- NDC (National Drug Code Index) number
- Name of drug
- Strength of drug
- Quantity purchased
- Number of days supply
- Itemized charges
- NABP (Pharmacy's National ID number)

All claims must be filed directly to OptumRx within 90 days from the date of service. You may download a Drug Claim Form at [optumrx.com](http://optumrx.com). Please note that your health plan does not cover prescriptions filled outside the United States.

### To contact OptumRx:

[optumrx.com](http://optumrx.com)

call toll-free (800) 880-1188

### Mail claims to:

OptumRx Claims

P.O. Box 29045

Hot Springs, AR 71903