The MedFlex™ Network

A Guide for Group Officials

MEDICAL MUTUAL® | MedFlex™

Welcome to
the MedFlex™
Network

Medical Mutual has partnered with major health systems across Ohio to create the MedFlex network which provides access to high-quality, affordable healthcare in more than 70 counties, covering 80 percent of the state. With providers in major cities, small towns and rural areas, MedFlex gives members convenient access to healthcare where they live, work and play.

The MedFlex network not only includes convenient locations, it is also made up of providers who have implemented patient-focused care models. Through clinical integration, providers coordinate patient care more effectively and efficiently through all stages of life, ensuring appropriate healthcare is administered over time. In addition, many providers participate in value-based agreements, meaning they are incentivized based on patient health outcomes, efficiency and quality of care. These models help improve the overall patient care experience and reduce costs for both employers and employees.

Product Availability

MedFlex is currently available to small, midsize and large groups across Ohio.
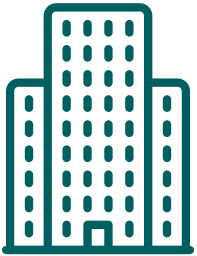
SMALL GROUPS
(50 OR FEWER EMPLOYEES)

Running a small business doesn't mean you have to provide small benefits to your employees. Groups of 50 employees or fewer can offer MedFlex through Affordable Care Act (ACA)-compliant plans (no medical questionnaires required) or through multiple employer welfare arrangement (MEWA) plans.

MIDSIZE GROUPS
(51—99 EMPLOYEES)

Our variety of midsize comprehensive plan options can help businesses with 51–99 employees manage the rising costs of providing health insurance for their employees and includes an innovative wellness component to keep your employees healthy and help reduce costs. MedFlex is available to midsize groups on a fully insured basis.

LARGE GROUPS
(100 OR MORE EMPLOYEES)

We understand the importance of customization when working to meet your many employees' health needs. That's why we connect our groups with 100 or more employees with a health plan advisor to help build a benefit plan that works for your company. For maximum flexibility, large groups can offer MedFlex on a self-funded or fully insured basis.

MedFlex is a great option for employers and employees who live or work in the MedFlex service areas. It can be offered as an HMO on a replacement or dual basis along with PPO plans like SuperMed® Employers should encourage employees to select this network by providing contribution strategies and benefit designs that result in maximum savings.
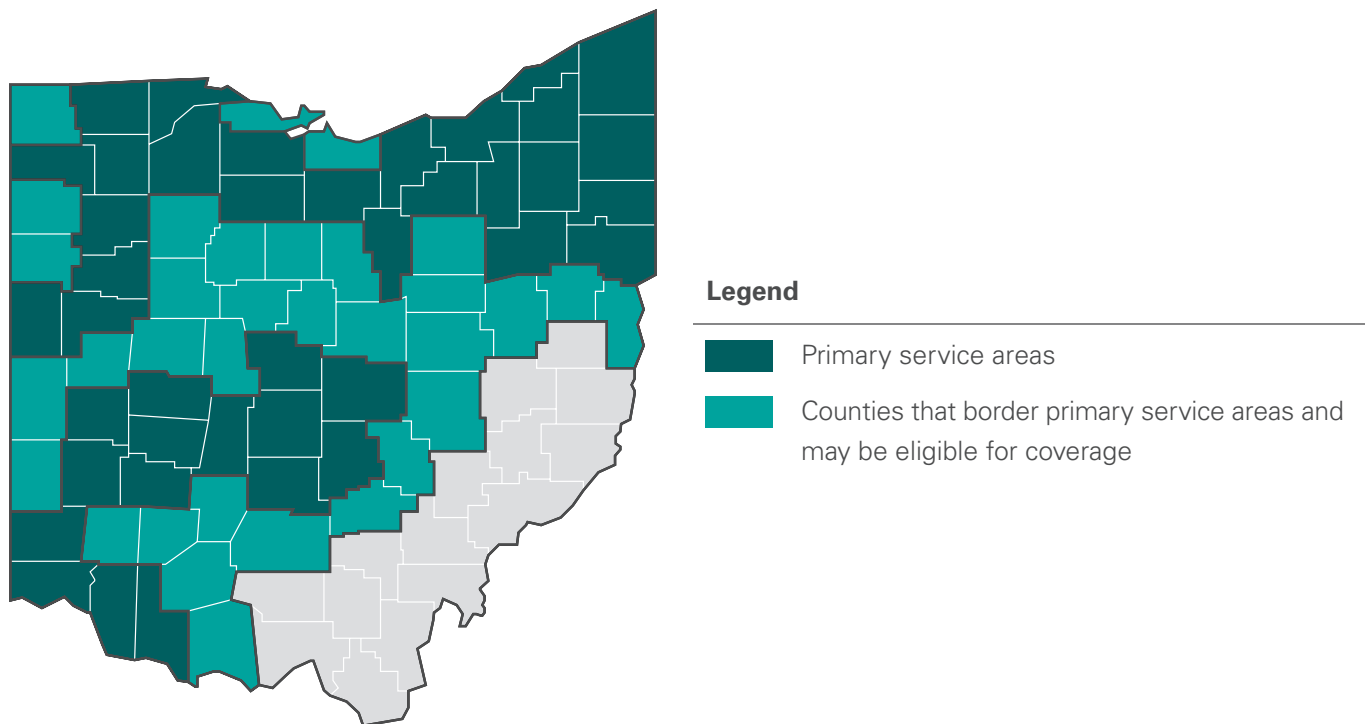
All the Providers Your Employees Need

The MedFlex network makes it easy to meet the needs of your employees with more than 3,000 primary care physicians, 10,000 specialists and 70 hospitals across the state.

This network also includes specialized pediatric care and services at the following world-class children's hospitals for members up to age 20:

- Akron Children's Hospital
- Cincinnati Children's Hospital Medical Center
- Dayton Children's
- Nationwide Children's Hospital
- Rainbow Babies & Children's (University Hospitals)

Convenient Access to In-Network Care

Whether you are looking for healthcare providers in a specific city or across the state, MedFlex has the doctors and hospitals you want and need. The map below highlights MedFlex primary service areas where health systems, hospitals and providers are located. This map also includes counties that border these primary service areas, because midsize and large group populations located in these border counties may still be eligible for coverage.

Legend

▬ Primary service areas

▬ Counties that border primary service areas and may be eligible for coverage

Note: Small groups of 50 or fewer employees must be located in a primary service area to purchase MedFlex.

Health Systems, Hospitals and Providers in the MedFlex™ Network

Central Ohio
- Central Ohio Primary Care
- Knox Community Hospital
- Mount Carmel Health System
- Nationwide Children's Hospital

Northeast Ohio
- Akron Children's Hospital
- Lake Health
- Mercy Health
- Rainbow Babies & Children's
- Salem Regional Medical Center
- Southwest General Health Center
- Summa Health
- University Hospitals
- Western Reserve Hospital

Northwest Ohio
- The Bellevue
- Mercy Health
- The Toledo Clinic

Southwest Ohio and Northern Kentucky*
- Cincinnati Children's Hospital Medical Center
- Dayton Children's
- Mercy Health
- Premier Health System
- St. Elizabeth Healthcare

*MedFlex is available for employers domiciled in Ohio.

Benefits Overview

MedFlex gives employers and employees access to complete benefits, excellent care and cost control measures to help manage premiums and out-of-pocket costs. As a non-gatekeeper HMO, it doesn't require members to coordinate care through a primary care physician (PCP), so they can access specialists directly and save money. However, we encourage members to select a PCP as regular health screenings can lead to better health outcomes and reduced costs.

Employers with 50 or fewer employees can access ACA-compliant benefit plans. Employers with 51–99 employees may choose from a suite of standard plans. Customized plans are available for employers with 100 or more employees.

Pharmacy Benefits

A wide variety of generic, brand and specialty medications are available through the National Preferred Plus formulary. These medications can be ordered through the Walgreens Advantage Network, which includes most major national and regional pharmacies, such as Walgreens and Discount Drug Mart.

Additionally, safety controls are available through a fraud, waste and abuse program while cost and utilization controls are included through programs such as Coverage Management, Specialty Drug Solutions, Generic Incentive, Mandatory Mail and Compound Drug Management.

Out-of-Network Restrictions

MedFlex only covers out-of-network benefits for medical emergencies. Emergencies are always covered at any hospital regardless of network status. The member is responsible for the costs of non-emergency care received out of network.

Tools and Resources

My Health Plan

My Health Plan, our secure member website, makes it easy and convenient for members to manage their plan and health online. Check benefits, view claims, search for in-network providers, compare costs, and more. My Health Plan also includes information and resources to help members live healthier through all stages of life.

Find a Provider[1]

MedMutual Find a Provider makes it easy to compare doctors, facilities and estimated costs so members can make the best decision for their health and wallet. Available to members through My Health Plan and the MedMutual mobile app.

24/7 Nurse Line

MedFlex includes access to Nurse Line, where a registered nurse is available to answer health-related questions 24 hours a day, 7 days a week. The Nurse Line is available by phone or through the member website, My Health Plan. Members and dependents can use Nurse Line to determine what type of care is needed.

MedMutual Mobile App

Our mobile app gives members access to their health plan information wherever they are. They can even email or fax a digital copy of their member ID card to their provider right from their smartphone.

For more information about MedFlex or to request a quote, please contact your Medical Mutual Sales representative or your broker.

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[1] Please verify your provider is in network before making an appointment.