

Western
Health
Advantage



Health plans that offer a healthy balance



employer groups • individuals/families • medicare advantage

westernhealth.com/broker

advantage  you



broker & agent advantages

Along with benefit-rich and affordable health plans, brokers and agents can expect a consistent level of service that demonstrates WHA's understanding of the needs of your clients and our communities.

- > Direct communication with our dedicated sales team, sharing timely information and supporting your sales strategies across all lines of business.
- > A diverse portfolio of plans that gives your clients more flexibility, backed by responsive service so your clients feel confident and well cared for.
- > A non-profit and local community-based health plan with close working relationships with medical groups and health systems that translates into exceptional service and support.
- > Knowing what to expect from WHA. We strive to keep annual rates stable. No wild swings. That predictability demonstrates our experience.
- > A recognizable brand with deep roots in the communities we serve. That experience, integrity and outstanding service is in everything we do.

We've perfected delivering quality health plans with access to quality care that our communities have come to know and trust.





strong regional provider network

Our strong and long-standing relationships with our clinical providers and partners give your clients vital resources for improved health care and decision-making tools that help them get cost-effective care.

Unique to WHA, we offer members a choice between multiple medical groups with thousands of clinical providers across our service area. We don't get in the way of the doctor-patient relationship and **empower members** to make the best choices for their care. Because we're regional, approvals and decisions are made quickly without delays. It's our commitment to improving our community's health and well-being.

When selling WHA, have confidence knowing that we have a strong connection to the businesses and people of Northern California for over 25 years. Our long-standing relationship with our medical groups is seen through an almost **94% referral rate** of our clinical providers and staff recommending WHA. Our consistent commendable rating in customer satisfaction comes from a continued focus on a member experience with empathy and understanding for all those we serve.

*Ratings based on the WHA Provider Satisfaction Survey and NCQA Health Plan Ratings

PROVIDER NETWORK PERKS

➤ **Advantage Referral**

An HMO with flexibility. We don't limit a member's choices because simply stated, healthcare needs may change. Our Advantage Referral program means that members aren't limited to seeing only specialists in their medical group, but can see most participating specialists across our entire network.

➤ **Telehealth Visits**

Virtual care anywhere, anytime—our expanded services help members feel safe by ensuring they have access to care wherever they are. Connect with your doctors (from routine visits to mental health sessions to urgent care) for telehealth visits from the comfort of their own home.

SERVICE AREA BY LINE OF BUSINESS

➤ **Large groups: 101+ employees**

Humboldt, Marin, Napa, Sacramento, Solano, Sonoma, Yolo and parts of Colusa, El Dorado and Placer

➤ **Small groups: 1-100 employees**

Marin, Napa, Sacramento, Solano, Sonoma, Yolo and parts of Colusa, El Dorado, Humboldt and Placer

➤ **Individuals/Families**

Marin, Napa, Sacramento, Solano, Sonoma, Yolo and parts of El Dorado and Placer

➤ **Individual Medicare Beneficiaries**

Humboldt, Marin, Napa, Sacramento, Solano, Sonoma and Yolo

➤ **Medicare-eligible Group Retirees**

Marin, Napa, Sacramento, Solano, Sonoma, Yolo and parts of Colusa, El Dorado, Humboldt and Placer





robust yet flexible plan choices

Our range of plans offer flexible options that provide a sense of balance between health care needs and your clients' budget. Our commitment is to always make health care work even better by finding that right balance with the right plan. WHA offers a portfolio of HMO health plan options across each line of business. Benefit comparisons are available so you can easily present the various options. We meet the needs of any-size organization, as well as individuals, families and retirees with health plans that transition across all stages of life.

Employer Groups

Large groups: 101+ employees

WHA offers a slate of robust plans, allowing you to tailor plan options and meet the group's financial needs through flexible underwriting. We will also customize plans to the employer's specific needs—from school districts and municipalities to the mid-sized company.

Small groups: 1-100 employees

All plans include the 10 Essential Health Benefits established by the Affordable Care Act (ACA). Our offerings include plans from all metal tiers, allowing the employer to tailor their benefit package based on their objective and budget. Small group plans are also available to employers who offer CalChoice. Brokers/agents are welcome to work with our preferred general agents.

Individuals/Families

Purchase Direct or via Covered CA

WHA offers affordable metal-tiered, ACA-compliant plans that include the 10 Essential Health Benefits and all of our wellness resources. While individuals can select plans based on their financial needs, every plan includes preventive care, behavioral health, acupuncture and prescription services to name a few. Individuals can select a WHA plan through Covered California, the state-based exchange, for financial assistance to help lower monthly payments or with out-of-pocket costs. To see if you qualify for savings on a WHA individual plan, check coveredca.com/western-health-advantage.

Medicare Advantage

Individual Medicare Beneficiaries

All-in-one Medicare Advantage MyCare plans offer low copays for doctor visits and prescription drug coverage, including a plan with \$0 monthly premium. WHA plans offer choice and flexibility with a broad clinical provider network while including many valued benefits, programs, and extras.

Medicare-eligible Group Retirees

WHA offers MyCare HMO plans to employer groups that offer retiree coverage, allowing for a smooth transition into Medicare. Employer group Medicare Advantage plans include a full range of benefits and services similar to commercial plans while adding valued extras that seniors can appreciate.



health and wellness are priority

Across our portfolio, you can always look to WHA for value-added benefits to help keep your clients healthy. From wellness resources and discounts to support and programs for chronic health conditions, WHA offers a wealth of resources designed to improve everyday health and well-being.



Fitness and Wellness Resources

We support active, balanced lifestyles through access to fitness program discounts, instructor-led classes, savings on wellness products, and support groups.



Access on the Go

Digital mobile access, online portals and tools give you peace of mind knowing health care access and member support services are just a local phone call away.



Mental Health

Behavioral health services include a full spectrum of support for mental health and substance use disorders. Depression screening and prevention programs provide no-cost outreach services.



Innovative wellness programs

Group and individual (for 2023) plans include nutritional counseling provided by our network medical groups, virtual physical therapy from Kaia Health™, and Livongo® for hypertension support.



Population Health Management

Managing chronic conditions such as diabetes, coronary artery disease and asthma gets easier with programs supporting all members.



Travel Care Service

Global travel assistance for when you travel 100 miles away from home, you'll have support in the event of a health-related issue or travel emergency.



Over-the-counter Benefits

MyCare Medicare plans include quarterly credits for the purchase of OTC items such as generic medicines, dental health, first aid, cold medicines, and pain relief.



Acupuncture/Chiropractic Care

Alternative medicine is included with coverage: acupuncture on all plans with chiropractic care for groups and Medicare.

THREE PLAN DESIGNS AVAILABLE TO YOUR CLIENTS

- > **Traditional Plans** offer fixed costs and monthly premium to balance value and coverage; various copayment options with hospitalization services either covered in full or with fixed copayment amounts without having a deductible.
- > **Deductible Plans** allow members to control health care expenses with lower monthly premium; most plans offer a copayment for office visits and/or diagnostic services with a deductible applying to some services, such as hospitalization services.
- > **HSA-compatible High-Deductible Health Plans (HDHP)** provide comprehensive care with the benefit of control over care expenditures. Bundled with a health savings account (HSA), HDHPs allow members to build funds to pay for out-of-pocket expenses. WHA offers complimentary HealthEquity® HSAs on all HDHPs sold direct from WHA.

Note: All WHA MyCare plans are traditional with no deductible.

getting started with Western Health Advantage

To help get started as a broker/agent with WHA, download our WHA Broker Kit at choosewha.com/brokerkit. The packet will provide a checklist to help you with the requirements and applicable forms.

Our dedicated, local representatives are available to help you take steps toward getting contracted with WHA. We look forward to working with you.



EMPLOYER GROUP PLANS

CALL 916.563.3198 option 1; 888.499.3198 toll-free
FAX 916.568.1338
EMAIL whasales@westernhealth.com

INDIVIDUAL/FAMILY PLANS

CALL 916.563.3198 option 2; 888.499.3198 toll-free
FAX 916.568.1338
EMAIL individualsales@westernhealth.com

MEDICARE ADVANTAGE PLANS

CALL 916.246.7494; 888.792.7494 toll-free
FAX 916.568.1338
EMAIL medicaresales@westernhealth.com

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advantage  **you**