1. **What can I expect with the Direct Primary Care plan for calendar year 2023?**

   Direct Primary Care aims to improve how we approach primary care for both the patient and the providers. Our providers care for a limited number of patients, which allows them to offer more personalized and accessible primary care. To better serve you, we offer longer appointments, same-day appointments, virtual video visits, extended office hours, messaging and mobile schedule, and 24/7 access to at least one of our providers.

2. **Can I still visit my current primary care provider while participating in the Direct Primary Care?**

   No. Direct Primary Care has three providers, Norman Dy, M.D., Carolyn Le, C.R.N.P., and Melody Nangle, C.R.N.P. You may select one of these providers as your primary care provider (PCP). This means that your former PCP, if you had one, will no longer be assigned to you, and one (or all) of the DPC providers will manage your care.

3. **What services does Direct Primary Care offer?**

   Many standard primary care services are available through Direct Primary Care for no additional charge to your selected EHP insurance plan, including:
   - Unlimited office or video visits with no copay or coinsurance
   - 1 annual physical
   - 1 flu vaccine
   - 6 rapid tests of any combination (flu, strep, urine, pregnancy, A1c)
   - 1 EKG
   - Unlimited telephone consultation
   - Unlimited direct access through MyChart portal and phone
   - Unlimited on-site blood draws and urine collections
   - Unlimited prior authorizations of medications
   - Unlimited care coordination
Your office/video visits include primary care services such as: urgent and sick visits, preventative care, travel consultations and pre-operative consultations. For your convenience, our office is also able to perform phlebotomy (i.e., blood draws), immunizations, ear irrigation, electrocardiograms, suture and staple removal, and more – all on-site!

To support your care needs that extend beyond these services, our providers work with you to find specialists who are supported by your EHP insurance plan, such as radiologists, gynecologists and endocrinologists.

If needed and appropriate, we also offer limited joint injections and incision and drainage of simple abscesses. **If you have questions about services provided, please contact the office: 240-865-5500.**

4. **Who can utilize DPC Providers?**
   Employees and any legal married spouses and dependents above the age of 18 can utilize a Direct Primary Care provider if enrolled in the DPC PPO Plan for 2023. If you have dependents under the age of 18 you can still enroll your family in the DPC PPO Plan. Only employees are required to utilize a DPC provider for primary care. For those not utilizing a DPC provider, they will have access to both the EHP and Cigna PPO Network for in-network primary care.

5. **How do I search for providers/specialists outside of primary care?**
   You may utilize the EHP provider search website [here](#). Both EHP Network and Cigna Network should be used when searching for providers.

6. **What happens if I, or one of my dependents, needs care out-of-state? Can I use the Cigna network to cover the costs?**
   Yes, the Cigna PPO network is available in Maryland and nationwide. You may utilize the EHP Network or Cigna PPO Network when searching for providers outside of Direct Primary Care. You should also work with your Direct Primary Care provider if a referral is needed for a specialist appointment or procedure.

7. **Would Ob/Gyn be considered specialty care under this plan, or primary care?**
   Yes an Ob/Gyn would be considered specialty provider and this care will not be impacted by being a part of Direct Primary Care. It is expected all routine care needs would be seen at the DPC and only specific Ob/Gyn care at the OB/Gyn provider.
8. **What if we have an out-of-network provider that we want to utilize, for example an acupuncturist.**

   The 2023 plan is limited to in-network providers only. Out-of-network care is not covered. Both the EHP Network and the Cigna PPO Network are comprehensive network offerings for this plan. You can search the EHP and Cigna PPO network on ehp.org: https://www.ehp.org/find-a-provider/. We also recommend you work with your DPC provider who may help refer you to a specialist who is in-network for services.

9. **For a dependent under age 18, can you still designate a PCP? For example, for a baby who would be seeing a pediatrician?**

   Yes. Spouses and dependents can designate a primary care provider outside of Direct Primary Care in the EHP or Cigna PPO network.

10. **How much will a Cigna provider charge for an office visit?**

    A Cigna network provider will charge a $20 copay (PCP) or 20% co-insurance (Non-PCP).

11. **If I choose the PPO plan instead of the DPC PPO plan, can I continue to use my former DPC provider?**

    No, you will not be able to access Direct Primary Care in the PPO Plan. Only members enrolled in the DPC PPO Plan in 2023 will be able to access care from the Direct Primary Care providers/clinic.

12. **What is the reason behind separating the DPC and PPO/EHP plans?**

    Direct Primary Care began as a pilot program in 2019. After a few years of success, it was incorporated into a plan option that will improve operational management (e.g., enrollment) and allow for the program to be positioned for future expansion.

13. **How does the Cigna PPO Network work?**

    EHP members can access the Cigna PPO network for all services. There is no special process to use a Cigna Provider. If a member finds a provider through the Cigna Provider Search, the provider, Cigna and EHP work out all of the logistics for services and payments for the member. We recommend you work with your DPC provider when considering care outside of primary care as they may be able to assist with referring you to in-network providers.

14. **Do I have to meet a deductible for my DPC visits?**

    All visits to your Direct Primary Care provider will be covered at 100% in 2023. The deductible is applicable for other services.
15. What is the Lifestyle Account?
As a participant in the DPC PPO Plan, you will have access to an employer funded lifestyle account which will cover health and well-being related expenses like gym memberships, workout clothing, health-related apps, etc. You will be reimbursed up to $240 for the 2023 plan year. Reimbursements will be done via payroll, meaning that you will be reimbursed for expenses through your paycheck. Please note, this $240 is per family enrolled in the plan. More information on the eligible reimbursable items will be released closer to 2023. This list will be expansive so you will have no issue using the full $240 before the year is over.

16. How do we access the Lifestyle Account?
The vendor is Forma and you will be able to access their portal/website soon. More information will be shared prior to January 2023 on the eligible items and accessing the Forma Portal. Please view question #17 for more information the Lifestyle benefit.

17. Can the Lifestyle Account be used for any health and well-being related expenses or are there brand/company limitations?
We are compiling the list of eligible expenses. There will be more information on the list of eligible items provided prior to January 2023. Please note: this list will be expansive and you will have no trouble spending the total $240 before the end of the 2023 calendar year.

18. Are there plans to expand the DPC? I would like to select this plan option but the location isn't convenient.
One of the reasons we are creating a separate DPC PPO Plan option is to accommodate future expansion. Those plans are not finalized, but there is a desire to do by Johns Hopkins Health System leadership and we'll communicate as soon as future plans regarding expansion can be disclosed.

19. How are hospital charges from out of network providers paid when the ER or hospital is in network?
Yes. Due to recent federal laws around surprise billing, claims must be processed as an in-network benefit for all commercial plans (i.e., EHP’s PPO, EPO, and DPC PPO plans).

20. I'm currently a DPC patient, do I have to re-enroll during open enrollment?
If you are currently in the PPO Plan, you don't need to take any action. You will be designated to the DPC PPO Plan for 2023. If you are currently in the EPO Plan, you will have to enroll in the DPC PPO Plan for 2023. You can do this by logging into SmartSource at the following link and clicking on DPC PPO Plan as your Medical plan option during Open Enrollment.
SmartSource link: https://www.hopkinssmartsource.com/home
21. How do I find out if my provider is a participant with Cigna?
You can search the Cigna PPO network on ehp.org: [https://www.ehp.org/find-a-provider/](https://www.ehp.org/find-a-provider/). If asking a provider found within the portal if they take the EHP DPC PPO Plan insurance, you will need to ask if they cover “Cigna” (versus covering EHP).

22. Where can I view a recorded DPC informational webinar?
You can view this informational webinar recording here. Note: You have to click through the registration page and then you will be able to view/listen to the recording.

23. If I select DPC and enroll my spouse and child(ren), can my spouse also use DPC for primary care while my child(ren) keep their current PCP (in-network with EHP)?
Yes, during open enrollment you can elect Direct Primary Care as the PCP for you and your spouse and then add your child(ren)’s current pediatrician. You can do this by logging into SmartSource at the following link and clicking on DPC PPO Plan as your Medical plan option during Open Enrollment. You will be given the option to add dependents when you select this plan option. SmartSource link: [https://www.hopkinssmartsouce.com/home](https://www.hopkinssmartsouce.com/home)

24. If I currently use a Cigna provider, can I continue to use my Cigna provider in the DPC plan?
Yes, you can continue to use your Cigna provider in the DPC PPO Plan. Direct Primary Care members cannot receive primary care (PCP) outside of Direct Primary Care. However, specialist care can be provided by a Cigna provider. As an employee, we recommend that you discuss your specialist care needs with your Direct Primary Care provider prior to seeking specialty care.

25. How do I sign my children up with the DPC providers?
During open enrollment, you would need to elect the DPC for you and your adult dependents. You can do this by logging into SmartSource at the following link and clicking on DPC PPO Plan as your Medical plan option during Open Enrollment. You will be given the option to add dependents when you select this plan option. SmartSource link: [https://www.hopkinssmartsouce.com/home](https://www.hopkinssmartsouce.com/home)

26. Who approves authorizations for Cigna specialists?
Cigna network providers have their authorizations reviewed and approved by Cigna.

27. Whom do I reach out to for help or if I have additional questions?
Network/Plan Design Questions: Please reach out to the EHP Team if you have any questions regarding plan design and/or network coverage. You may email the EHP Team here: ehpopenenrollment@jhjc.com or reach out via phone at: (1-800-261-2393).
DPC Practice Specific Questions: Please reach out to the DPC Practice if you have questions about the services offered by your DPC Provider via phone at: 240-865-5500.