

# Welcome to Hooray Health

HOORAY HEALTH MEMBER GUIDE

Hooray was made for you.  
We're so glad you've joined us!



# Welcome to Hooray Health!



## Getting in touch

The Hooray Health Mobile App puts quality healthcare in the palm of your hand.

### 24/7 Telemedicine

Speak with a doctor anytime, for free.

### Provider Locator

Search for, select, and navigate to nearby in-network providers.

### Prescription Savings

Compare medication costs at local pharmacies and save more with reliable discounts.

### Member Support

Connect with a qualified team member to assist with plan questions or updates.

## Hooray Health Member Support

1-866-746-6729

Available 8:00am-8:00pm CST

## Telemedicine (Recuro)

1-855-673-2876

When you call or visit a Hooray Health or First Health Network Provider, the receptionist may not be familiar with "Hooray Health" and may state they do not accept coverage.

If that occurs, the member should indicate claims are administered by WebTPA and ask them to lookup either payor ID on the back of the ID card or call the provider eligibility phone number.

## Important Emails And Websites

### Support Email

[memberservices@hoorayhealth.com](mailto:memberservices@hoorayhealth.com)

### Download the Hooray Health App



### Provider Search

[myhoorayhealth.com/providers](http://myhoorayhealth.com/providers)

### Hooray Health Member Portal

[members.myhoorayhealth.com](http://members.myhoorayhealth.com)

### Prescription Discount

[www.simplescriptsrx.com](http://www.simplescriptsrx.com)

### Hooray Health Media

[hoorayhealth.com/media](http://hoorayhealth.com/media)

\*Discount program is offered by Hooray Health, not employer and offered to everyone regardless of hours worked or who their employer is.

# How do I use my plan?

Once you're enrolled in a Hooray Health Benefit Plan, using your benefits is easy!

1. First, you'll access your electronic ID Card from the Hooray Health **Member Portal**. Your physical ID Card will arrive in the mail 10-15 days from your benefit effective date.
2. Next, download the Hooray Health App for free from the [Apple Store](#) or [Google Play](#).
3. If you, or a covered family member, gets sick or injured, use the app to quickly locate your nearest Hooray Health Network Provider or contact Member Services for assistance.
4. Once you arrive at the Hooray Health Network Facility, show your ID Card and just pay your \$25 copay.\*
5. If you want to see a primary care physician, specialist, or have an injury or illness greater than going to a Retail Clinic or Urgent Care Center, search for a First Health Network Provider. Show your ID Card and you'll receive discounted rates. There is a potential for balance billing with a First Health Network Provider, or other out-of-network provider.
6. If you want to see a physician from the comfort of your home, you can request an appointment with a Telemedicine provider through our mobile app.

## It's as simple as that!

### Hooray Health Network **BEST VALUE!**

Access a Retail Clinic or Urgent Care Center near you for everyday illness and injury. Pay only \$25 with no surprise medical bills (balance billing) following your visit.\* You can search for a provider at [myhoorayhealth.com/providers](https://myhoorayhealth.com/providers). Select "Hooray Health Network."

### First Health Network **CONTRACTED RATES FOR SAVINGS!**

You also have access to providers in the First Health Network, where you can receive discounts on services with a Primary Care Physician, Specialist, or even a Urgent Care Center outside of the Hooray Health Network. You can search for a provider at [myhoorayhealth.com/providers](https://myhoorayhealth.com/providers). Select "First Health Network."

**If you are enrolled in a MEC plan**, the preventive services outlined in healthcare.gov are 100% covered through a First Health Network provider.

### Telemedicine **\$0 VIRTUAL VISITS!**

If you'd rather see a provider from the comfort of your own home, your Hooray Health Plan also includes \$0 Telemedicine services that are available 24/7 for Virtual Urgent Care. Simply connect to the app to schedule an appointment.

### Prescription Discounts **SAVINGS!**

Simply download the Hooray Health Mobile App or visit [SimpleScriptsRx.com](https://SimpleScriptsRx.com) to begin saving!



**With Hooray Health, you can rest assured knowing that quality, affordable healthcare is never far away.**



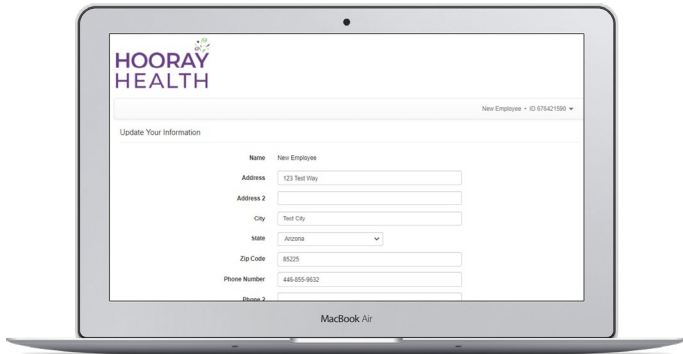
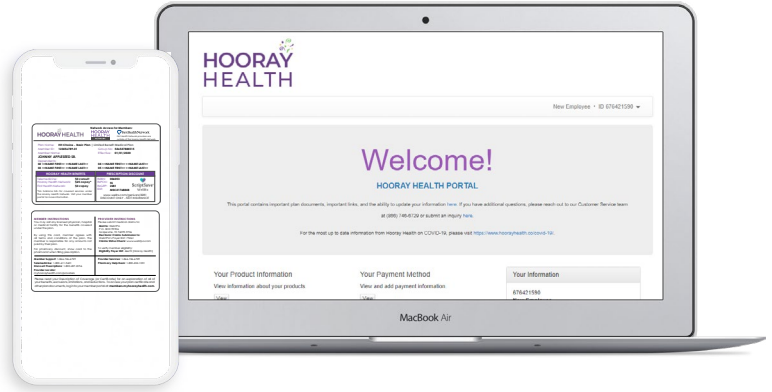
# Hooray Health Member Portal

[Members.myhoorayhealth.com](https://Members.myhoorayhealth.com)

Access your member portal at any time to review your information. The actions you can take in the member portal include:

## Access Digital ID Card

Forgot your card at home? Access your digital ID Card in your portal from anywhere!

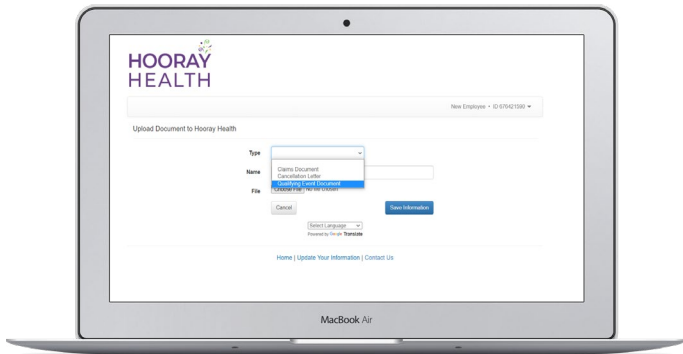
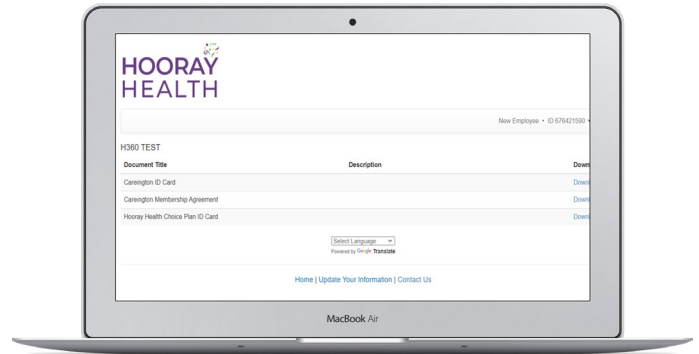


## Update Contact Info

For Direct Pay members, please update your contact information through the Portal. For members on Payroll Deduct, please contact Hooray Health if you need to update your contact information.

## View Plan Documents

View plan documents: Find plan information, claim reimbursement forms, and other important documents along with “how to” plan videos.



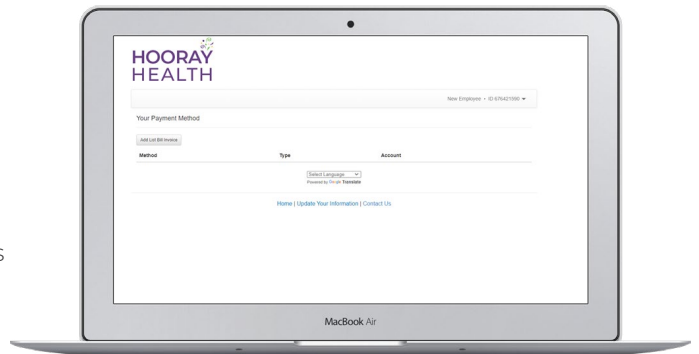
## Submit documents for QLE or claims

*Qualifying Life Event (QLE)*

A Qualifying Life Event is a change in the family status that would allow someone to change their plan mid-year to enroll due to a birth or adoption of a child, death or divorce of a spouse or domestic partner, marriage, or spouse's/domestic partner's loss of a job.

## Update Payment Information

If you are not receiving payroll deductions through your Employer and are paying via credit card, you can update your card info through the portal. Please use the [contact us](#) form if you are updating your card info because your previous payment was declined.



# Hooray Health Network - \$25 Copay

Hooray Health Members have easy access to care where and when you need it! You can search the over 4500 Hooray Health Network of Retail Clinic and Urgent Care Centers near you. For only a \$25 copay, you can visit any Hooray Health Network location with no balance billing following your visit!\* The Hooray Health Network provides the most economical option for care.

**Search for Hooray Health Network facilities at:**  
[myhoorayhealth.com/providers](https://myhoorayhealth.com/providers) and choose "Search Hooray Health Network".

## Retail Clinics | Hooray Health Network

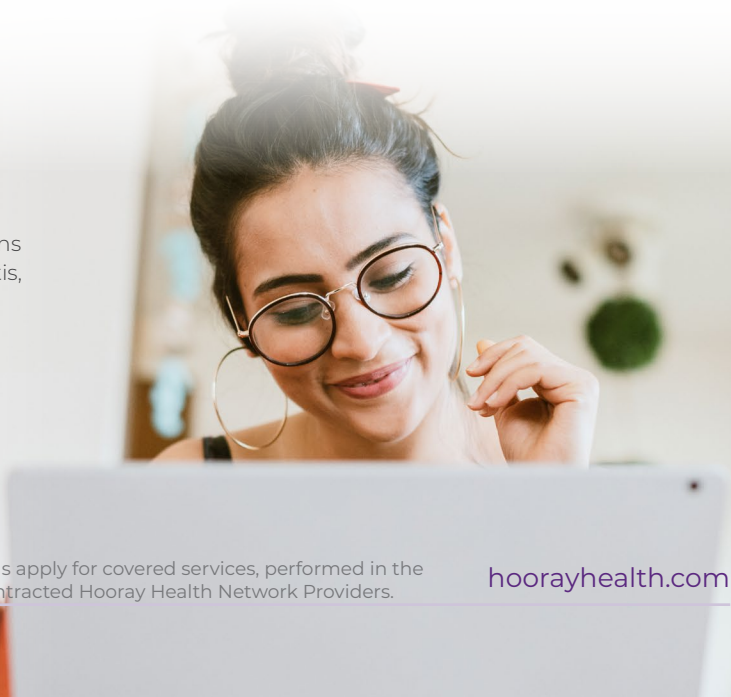
Retail Clinics (such as CVS MinuteClinic) are located within retail stores and provide services to treat minor, uncomplicated illnesses and injuries such as fevers, colds, rashes, bumps, and scrapes.

- ✓ \$25 Copay & No Balance Bills\*
- ✓ Extended Hours & No Appointments Necessary
- ✓ Convenient Locations Across US
- ✓ Pharmacies Close to Most Clinics
- ✓ **Common conditions, but not limited to:** Sore throat, Cold & Flu, Allergies, Cuts, Burns, Rashes, Headaches, Strains, Sprains, Bronchitis, Sinus infections, Samples of Blood Work, Health Screenings for Work or School, Vaccinations, Physical Exams, and Other Preventative Care.

## Urgent Care Facilities | Hooray Health Network

Urgent Care locations provide services similar to what you will find at your primary care provider, such as X-rays, physicals, etc.

- ✓ \$25 Copay & No Balance Bills\*
- ✓ High-Quality Immediate Care
- ✓ Evening and Weekend Facilities Available
- ✓ Lower Cost Than Emergency Rooms
- ✓ **Common conditions, but not limited to:** Fractures, Whiplash, Sprains or Strain of the Ankle, Knee, or Shoulder, Cuts and Lacerations, Burns, Injury from falls, Injury from Car Accidents, Urinary Tract Infections (UTI), Allergies and Asthma, Pink Eye, Mono, Bronchitis, Common Cold, Flu (Influenza), Ear Infection, Strep Throat, Head Lice, Swollen Glands, Rash and Itching, Coughing (and dry cough), Sneezing and Wheezing, Sore Throat, Minor Abdominal Pain, Diarrhea, Headaches, Other unexplained pain or swelling.



# Virtual Primary Care - \$0 Copay

Telemedicine included in Hooray Health Plan



Top primary care physicians provide personalized care through message-based and video interactions, no matter your location or circumstance. Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits.

## Highlights



### Comprehensive

An integrated care team of board certified primary care physicians enables care with a personal touch.



### Convenient

Patient receives a lab kit shipped to their doorstep, self-collect their sample, and mail it to the lab, all from the comfort of their home.



### Preventative

A proactive approach that includes 1 at-home lab per year, and risk stratification enables early intervention to improve patient experience and outcomes.

## Conditions Treated

Allergic Conditions

Diabetes

High Cholesterol

Hypertension

GI Tract Issues

Prediabetes

Respiratory Illness

And More

# Virtual Urgent Care - \$0 Copay

Telemedicine included in Hooray Health Plan

## Highlights



### 24/7 Acute Care Access

24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor.



### Convenient

Patients can see a board-certified physician wherever they are, whenever they need it.



### Personalized

Patients receive treatment plans based on their unique needs and can ask follow-up questions to their doctors after the visit, free of charge.

## Conditions Treated

Acne/Rashes

Allergies

Cold / Flu / Cough

Pink Eye

Ear Problems

Fever / Headache

Insect Bites

And More

# First Health Network - Discounted Rates

The First Health Nationwide Network is available if you need a **specialist or a primary care provider**. If you have an illness or an accident that requires more than a Hooray Health Retail Clinic or Urgent Care Center can provide, the First Health Network Providers have contracted rates for services. Contracted rates mean lower rates you'll pay out of pocket. Your Hooray Health plan will also pay a fixed amount for a First Health Network provider visit - please check your plan overview for details.



**If you are enrolled in a MEC plan, the preventive services listed in healthcare.gov are 100% covered through an In-Network First Health primary care provider.**

**First Health Network is an NCQA accredited PPO network with:**

- ✔ 5,100+ hospitals
- ✔ 110,000+ ancillary facilities
- ✔ 695,000+ professional providers at more than 1 million healthcare service locations
- ✔ Access to providers in all 50 states
- ✔ 96% of the US population is within 20 miles of a First Health Network Provider

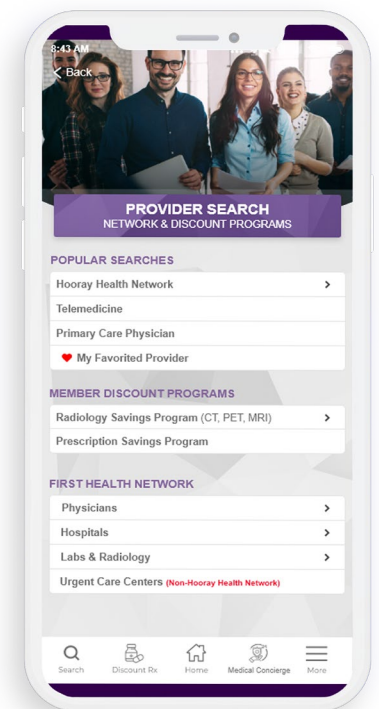
1. To find a specific First Health Network facilities in your area (search by provider type, zip code, or state):

Use the app or visit [myhoorayhealth.com/providers](https://myhoorayhealth.com/providers)

- Physicians
- Hospitals
- Urgent Care Centers outside of Hooray Health network
- Lab and Radiology

2. Get quick answers to commonly asked questions. Click on "Contact Us" in the lower left side of the webpage, or call (800) 226-5116.

When a member calls a First Health Network Provider, the receptionist may not be familiar with "Hooray Health". Please state "**My insurance is contracted with the First Health Network**" when contacting the office.



# Self Insured MEC Summary

Minimum Essential Coverage<sup>(1)</sup>

Minimum Essential Coverage (MEC) plan covers your preventive services as outlined by the ACA, covered at 100% at a First Health Network Provider.

MEC paired with a Hooray Health benefit plan offers you well-rounded coverage, including network discounts and telemedicine to keep and maintain your health!



## MEC Plan Overview

- ✔ \$0 Copay
- ✔ **100% of Preventive Services covered through First Health Network.**
- ✔ No Out-of-Network benefits coverage.

All covered services are included on the following pages, or can be found at

[healthcare.gov/preventive-care-benefits](https://www.healthcare.gov/preventive-care-benefits)

Find a First Health Network provider using the Hooray Health App or at [hoorayhealth.com/FHN](https://www.hoorayhealth.com/FHN)

Self-Funded Minimum Essential Coverage (MEC) <sup>(1)</sup>	MEC Option
ACA Required Preventive Care/ Screening/ Immunization Benefits	Minimum Essential Coverage covers 100% of the government's listed Preventive and Wellness Benefits when you visit an in-network provider. Self-funded by your employer, this coverage is required to satisfy your individual mandate under healthcare law.

<sup>(1)</sup>The Minimum Essential Coverage is not underwritten by an Insurance Company.

SELF-FUNDED MINIMUM ESSENTIAL COVERAGE BENEFITS ARE SUBJECT TO CHANGE AND WILL BE UPDATED AS DETERMINED BY ACA REQUIREMENTS. PREVENTIVE SERVICES LIST WAS PROVIDED BY HEALTHCARE.GOV, WWW.HEALTHCARE.GOV/PREVENTIVE-CARE-BENEFITS.



# Minimum Essential Coverage (MEC)

Preventive Health Services\*

## 21 COVERED PREVENTIVE SERVICES FOR ADULTS

1. Abdominal aortic aneurysm one-time screening for men of specified ages who have ever smoked, age 65 to 75.
2. Alcohol misuse screening and counseling.
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 5 to 59 years with a high cardiovascular risk.
4. Blood pressure screening for all adults, ages 18 and older.
5. Cholesterol screen for adults of certain ages or at a higher risk.
6. Colorectal cancer screening for adults 50 to 75.
7. Depression screening for adults.
8. Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese.
9. Diet counseling for adults at a higher risk for chronic disease.
10. Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting.
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence, and U.S.-born people not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence.
12. Hepatitis C screening for adults at increased risk, and one time for everyone born 1945-1965.
13. HIV screening everyone ages 15-65, and other ages at increased risk.
14. Immunization vaccines for adults. NOTE: Doses, recommended ages, and recommended populations vary.
  - Diphtheria.
  - Hepatitis A.
  - Hepatitis B.
  - Herpes Zoster.
  - Human Papillomavirus (HPV).
  - Influenza (Flu Shot).
  - Measles.
  - Meningococcal.
  - Mumps.
  - Pertussis.
  - Pneumococcal.
  - Rubella.
  - Tetanus.
  - Varicella (Chickenpox).
15. Lung cancer screening for adults 55 - 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years.
16. Obesity screening and counseling.
17. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk.
18. Statin prevention medication for adults 40 to 75 at high risk.
19. Syphilis screening for all adults at higher risk.
20. Tobacco use screening for all adults and cessation interventions for tobacco users.
21. Tuberculosis screening for certain adults without symptoms at high risk.

## 28 COVERED PREVENTIVE SERVICES FOR WOMEN

1. Anemia screening on a routine basis.
2. Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women.
3. Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient Drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
4. Folic acid supplements for women who may become pregnant.
5. Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.
6. Gonorrhea screening for all women at higher risk.
7. Hepatitis B screening for pregnant women at their first prenatal visit.
8. Preeclampsia prevention and screening for pregnant women with high blood pressure.
9. Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk.
10. Syphilis screening.
11. Expanded tobacco intervention and counseling for pregnant tobacco users.
12. Urinary tract or other infection screening.
2. Breast cancer mammography screenings every 1 to 2 years for women over 40.
3. Breast cancer chemoprevention counseling for women at higher risk.
4. Cervical cancer screening:
  - a. Pap test (also called a Pap smear) every 3 years for women 21 to 65.
  - b. Human Papillomavirus (HPV) DNA test with the combination of a Pap smear every 5 years for women 30 to 65 who don't want a Pap smear every 3 years.
5. Chlamydia infection screening for younger women and other women at higher risk.
6. Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before.
7. Domestic and interpersonal violence screening and counseling for all women.
8. Gonorrhea screening for all women at higher risk.
9. Human Immunodeficiency Virus (HIV) screening and counseling for sexually active women.
10. Osteoporosis screening for women over age 60 depending on risk factors.
11. Rh Incompatibility screening follow-up testing for women at higher risk.
12. Sexually Transmitted Infections (STI) counseling for sexually active women.
13. Syphilis screening for women at increased risk.
14. Tobacco use screening and interventions.
15. Urinary incontinence screening for women yearly.
16. Well-woman visits to get recommended services for women under 65.

### Charges for other covered Preventive Services as listed below:

1. Breast cancer genetic test counseling (BRCA) for women at higher risk.

\*For the most up to date coverage, please visit [healthcare.gov/coverage/preventive-care-benefits/](https://www.healthcare.gov/coverage/preventive-care-benefits/)

# Minimum Essential Coverage (MEC)

Preventive Health Services\*

## 31 COVERED PREVENTIVE SERVICES FOR CHILDREN

### Recommended Well Baby/Child Visit Schedule:

- Ages: 0 to 11 months – 6 visits
- Ages: 1 to 4 years – 7 visits
- Ages: 5 to 10 years – annual visits
- Ages: 11 to 14 years – annual visits
- Ages: 15 to 17 years – annual visits

### Charges for covered Preventive Services:

1. Alcohol and Drug use assessments for adolescents.
2. Autism screening for Children at 18 and 24 months.
3. Behavioral assessments for Children ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. Bilirubin concentration screening for newborns.
5. Blood Pressure screening for Children ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
6. Blood screening for newborns.
7. Cervical dysplasia screening for sexually active females.
8. Depression screening for adolescents beginning routinely at age 12.
9. Developmental screening for Children under age 3.
10. Dyslipidemia screening for all Children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
11. Fluoride chemoprevention supplements for Children without fluoride in their water source.
12. Fluoride varnish for all infants and children as soon as teeth are present.
13. Gonorrhea preventive medication for the eyes of all newborns.
14. Hearing screening for all newborns and for children once between 11 and 14 years, once between 15 and 17 years, and once between 18 and 21 years.
15. Height, Weight and Body Mass Index (BMI) measurements for children ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
16. Hematocrit or Hemoglobin screening for all Children.
17. Hemoglobinopathies or sickle cell screening for newborns.
18. Hepatitis B Screening for adolescents at high risk, including adolescents from countries with 2% or more Hepatitis B prevalence, and U.S.-born adolescents not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence: 11-17 years.
19. HIV screening for adolescents at higher risk.
20. Hypothyroidism screening for newborns.
21. Immunization vaccines for Children from birth through age 18. NOTE: Doses, recommended ages, and recommended populations vary:
  - Diphtheria, Tetanus, Pertussis (Whooping Cough).
  - Haemophilus influenzae type b.
  - Hepatitis A.
  - Hepatitis B.
  - Human Papillomavirus (HPV).
  - Inactivated Poliovirus.
  - Influenza (Flu Shot).
  - Measles.
  - Meningococcal.
  - Pneumococcal.
  - Rotavirus.
  - Varicella (Chickenpox).
22. Iron supplements for children ages 6 to 12 months at risk for anemia.
23. Lead screening for children at risk of exposure.
24. Maternal depression screening for mothers of infants at 1, 2, 4, and 6-month visits.
25. Medical history for all children throughout development ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
26. Obesity screening and counseling.
27. Oral health risk assessment for young Children ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
28. Phenylketonuria (PKU) screening for newborns.
29. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk.
30. Tuberculin testing for children at higher risk of tuberculosis ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
31. Vision screening for all Children.

## COVID TESTING AND VACCINE

2019 Novel Coronavirus (COVID-19). Covered Expenses associated with testing for COVID-19 include the following:

- Diagnostic Tests.
- Qualifying Coronavirus Preventive Services.

The above benefits are specific to Diagnosis of COVID-19. Participants who have been diagnosed with COVID-19 will continue to receive all other benefits covered by the Plan, in accordance with the Plan's guidelines.

# Additional Benefits\*

Included in Hooray Health Plan



## SAVE UP TO 70% ON YOUR X-RAY, MRI, CT, ULTRASOUND, MAMMOGRAM

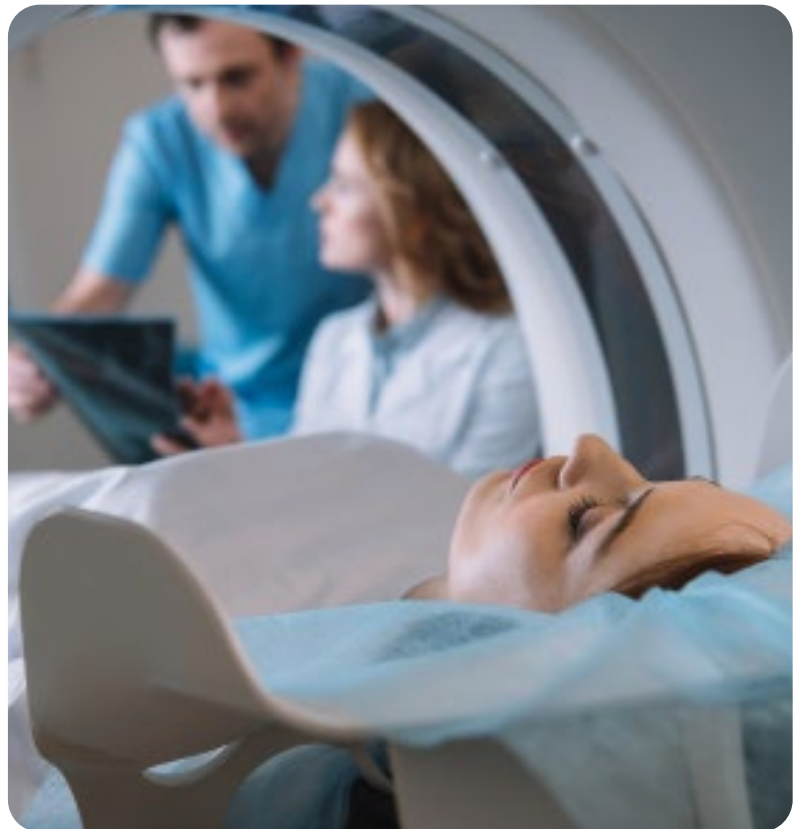
or other medical imaging procedure.\*

When you need diagnostic imaging for your medical needs, trust **Green Imaging** to provide you with high-quality facilities, great service, and transparent & affordable rates.

No surprise bills. One flat rate from Green Imaging will include both the exam fee and the radiologist fee, with no additional cost to you. **Call Green Imaging to save today!**

### Cardiac diagnostic imaging services:

- ✓ CT Coronary Angiography (CTCA)
- ✓ Coronary Artery Calcium Scoring
- ✓ Cardiac MRI



**CALL 844-968-4647 AND BOOK YOUR APPOINTMENT**

# POWERING AFFORDABLE CARE

with easy, convenient access

**At Quest Diagnostics, you don't pay extra for valuable time-savers. Access test results (and more) from any digital device, anytime**

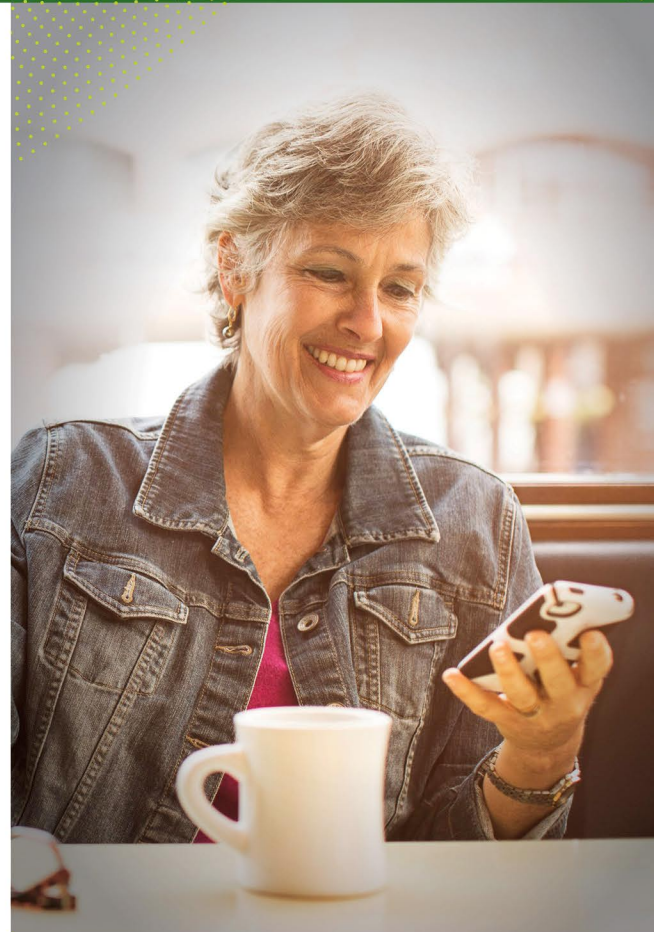
Quest gets you results—when and where you need them.



MyQuest® is at your service, at your fingertips. On your computer, tablet or smartphone, you can\*:

- Get easy-to-understand lab results delivered directly to you
- Schedule lab testing at a time convenient for you
- Share your health information with your healthcare providers
- Organize your health information in one convenient place
- Discover meaningful trends in your health history
- Monitor your family's health through My Circle

\*Some features only available via the mobile app.



Visit [MyQuest.QuestDiagnostics.com](https://www.questdiagnostics.com/myquest) to sign up for an account.

QuestDiagnostics.com

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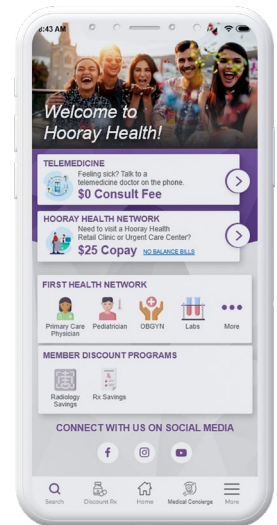
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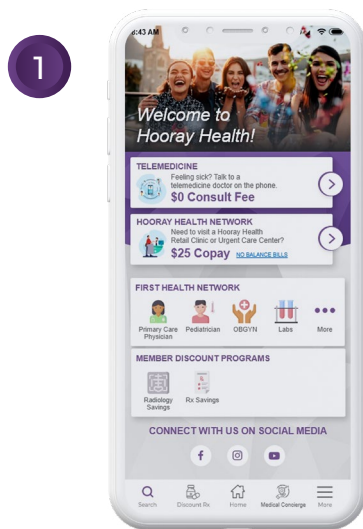


## Schedule a Telemedicine Consult 855-673-2876

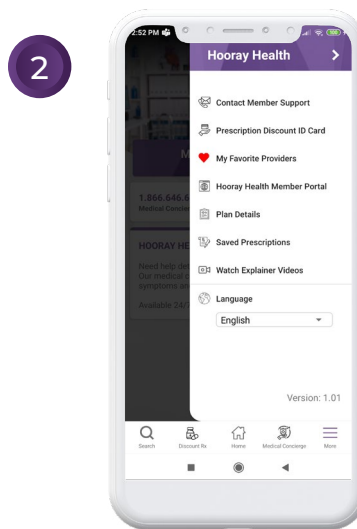
Returning to the home screen, Members can also contact Telemedicine and Hooray Health Member Support. From here, members can schedule a telemedicine appointment at their convenience.



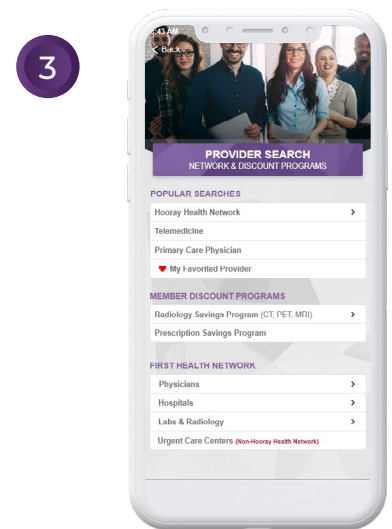
## Search for a Provider



When the app is first opened, the home screen is displayed.



Members can choose each icon on the home screen or click on the horizontal lines in bottom right for a list of menu options. Members can also choose between English and Spanish in the Language drop down field.

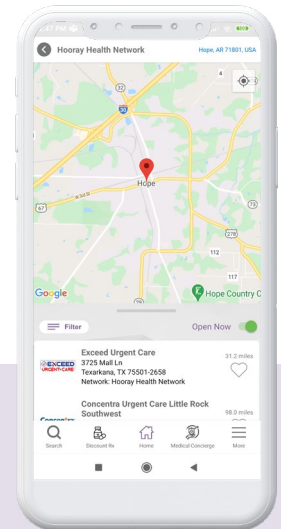


After selecting Provider Search, Members can filter by network options (Hooray Health Network or First Health Network), and select specific parameters (ex. X-rays, currently open, etc.).

Members can use their current location or change locations.

4 After selecting the criteria, the app will display a list of providers near the Members' current location based on their network selection.

The Hooray Health Network filter will display all in-network Retail Clinic and Urgent Care Centers that Members can visit for a \$25 copay.

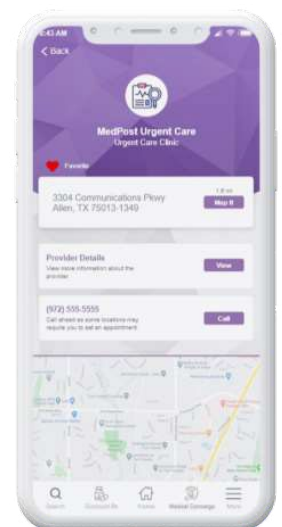


## If you're not located near a Hooray Health network or are in need of a Specialty Provider, Hooray Health still has you covered with First Health Network!

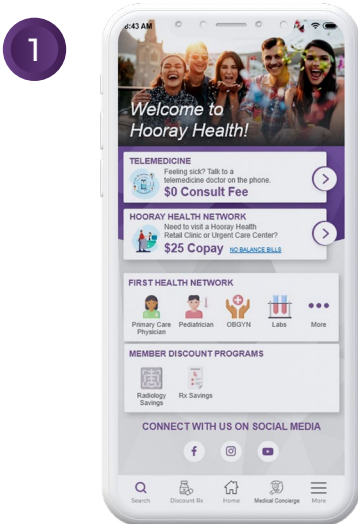
Through the Provider Search, members can filter and search First Health Network for discounted rates. Remember, Hooray Health plans pay a fixed amount for First Health Network in addition to the discount.

Once selecting First Health Network, the app will now display a list of providers near the Member's selected location.

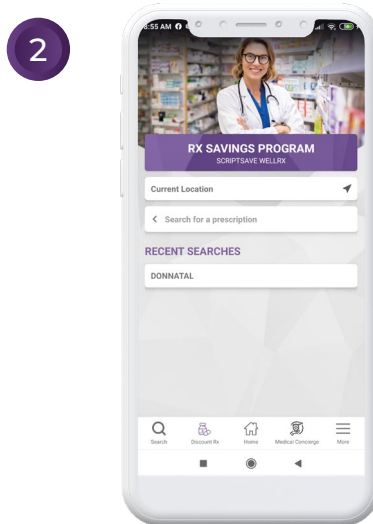
5 After choosing a specific provider, the location services, hours, phone number, etc. will display. Members can also call the location directly or open the map for directions.



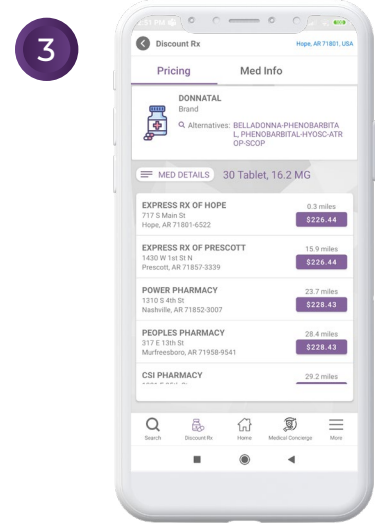
# Search for SimpleScriptsRx Prescription Discount Program\*\*



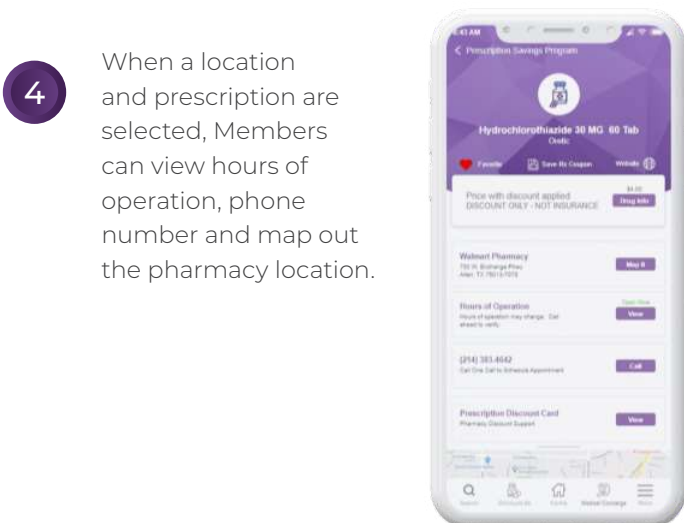
From the home screen, Members can search prescription discount prices and locations.



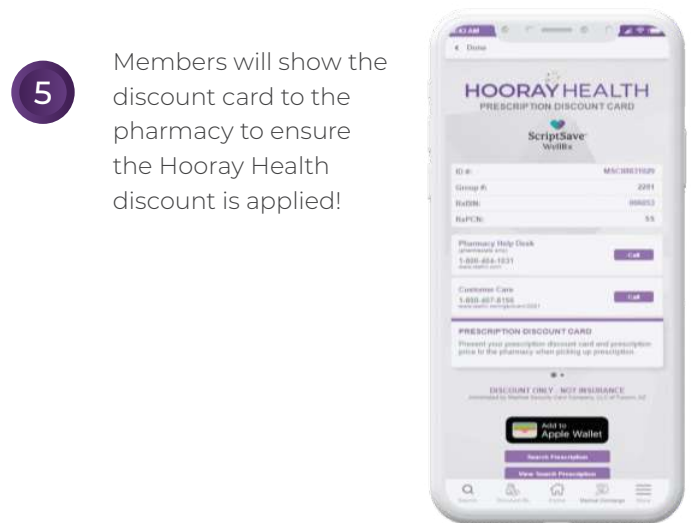
The Member can enter a prescription and choose a location. The Member can choose the exact prescription they are looking for from a drop down of options.



The app will display the cost and location of the prescription so the Member can view the least expensive cost and/or the closest location.



When a location and prescription are selected, Members can view hours of operation, phone number and map out the pharmacy location.



Members will show the discount card to the pharmacy to ensure the Hooray Health discount is applied!

**\*\*No balance bills apply for covered services with contracted Hooray Health Network Providers.**

**\*\*Program is offered by Hooray Health, not employer. Discount programs are not offered by the employer, but is offered by Hooray Health to everyone regardless of hours worked or who their employer is. Distribution of materials that identify discount program should not be interpreted as employer sponsorship or endorsement of discount program.**

# Hooray Health Mobile App Overview:



Our free, easy-to-use app makes finding a provider simple. Members have different options to access a provider through the app:

## 1. Prescription Discount Program

Members have access to \$0 telemedicine consults 24/7/365. Members can contact telemedicine through the Hooray Health App and schedule a virtual appointment.

## 2. Hooray Health Network

Members have access to a proprietary nationwide network of 4,500+ Hooray Health Retail Clinics and Urgent Care Centers for only a \$25 copay with no surprise balance bills.\*

## 3. First Health Network

If a member is not near a Hooray Health Network provider or is seeking a Primary Care or other specialty provider, they have access to the First Health Network. The First Health Network provides special contracted rates exclusively for Hooray Health members in addition to the fixed amount the plan pays out. If a member is enrolled in a MEC Plan, the preventive services are 100% covered through the First Health Network.

## 4. Out-of-Network

If a Hooray Health Provider or First Health Network Provider are out of a member's location range, members can go out-of-network. Hooray Health pays a fixed amount for the out-of-network service.

## How to Find a Provider



**Finding an in-network or First Health Network provider is easy with the Hooray Health Mobile App.**

## Download the App!

Search "Hooray Health" in the Apple Store or Google Play to **download the app for free!**  
No login required.







# Member Guide: If In-Network Provider Issues Occur

## STEPS FOR Using a Hooray Health Network Provider:

The Hooray Health Network consists of over 4500+ **Urgent Care and Retail Clinics**. When members go to one of the Hooray Health Network locations, members pay ONLY a \$25 copay, with no balance bill. No balance bill means that for any service performed, covered and read in that facility, members will not receive a balance bill for that visit.

*Find a Hooray Health Provider using the Hooray Health Mobile App or at <https://myhoorayhealth.com/providers/>.*

**When a member calls or visits a Hooray Health in-network provider, the receptionist may not be familiar with "Hooray Health" and may state they do not accept the coverage. If that occurs, the member should:**

- Show their Member ID Card at the visit
- Indicate that the Hooray Health Plans are administered by WebTPA and claims are sent to WebTPA (see back of ID card)
- If there is still a question, direct the provider to call the provider eligibility phone number on the back of the ID card
- Seek immediate care as needed
- Ask the provider to submit the claim to WebTPA
- If the provider won't submit a claim on the members behalf and requires the member to pay at point of service, proceed with care and payment
- Call member support at 866-746-6729 to start the process of payment reimbursement per plan guidelines

## STEPS FOR Using a First Health Network Provider:

The First Health Network consists of **Primary Care and Specialist Physicians, Hospitals, and other Urgent Care centers**. First Health Providers have special contracted rates exclusively for Hooray Health members in addition to the fixed amount the plan pays out. For the Minimal Essential Coverage plan, the preventative services, listed in the Plan Overview as well as healthcare.gov, are 100% covered through the First Health Network.

*Find a First Health Provider using the Hooray Health Mobile App or at <https://myhoorayhealth.com/providers/>.*

**When a member calls a First Health Network Provider, the receptionist may not be familiar with "Hooray Health" coverage and may state they do not accept the coverage. If that occurs, the member should:**

- Member should state "My insurance is contracted with the First Health Network"
- Member should confirm they are included in the First Health Network which is part of the Hooray Health Plan
- Member schedules an appointment
- Member shows the Member ID Card at facility
- If there is still a question, direct the provider to call the provider eligibility phone number on the back of the ID card
- Seek immediate care as needed
- Ask the provider to submit the claim
- If the provider won't submit a claim on the members behalf, please call our member support at 866-746-6729 with the provider
- If the provider requires the member to pay at point of service, proceed with care and payment
- Call member support to start the process of payment reimbursement per plan guidelines



# FAQ's

## What is the cost of a Retail Clinic or Urgent Care Center visit?

A member will pay a \$25 copay for a visit to a Retail Clinic or Urgent Care Center that is in the Hooray Health Network. The member will not receive a balance bill or additional charges for covered procedures at in-network providers.\*

## How can I tell if a provider is in the Hooray Health Network?

Providers can be found using the "Provider Look-Up" feature on the Hooray Health App or by searching at [myhoorayhealth.com/providers](http://myhoorayhealth.com/providers).

## Are Hooray Health Plans considered comprehensive health insurance plans?

No. Hooray Health Plans are categorized as fixed indemnity insurance plans. The plan pays a predetermined amount on an annual basis, regardless of the total charges incurred. The accident insurance reimbursed medical expenses solely in connection with accidental injuries.

## Is there a deductible?

Hooray Health Plans do not have a deductible that you have to meet before your benefits start.

## Can I use my primary care physician (PCP) with Hooray Health Plans?

Yes, however, you may see a cost-saving when visiting a provider in the First Health Network. The First Health Providers have contracted rates which means lower rates than an out of network provider.

## Can I change my plan during the plan year?

You may only make a change to your plan or coverage level during the plan year if you have a Qualified Life Event (QLE).

## QLE – what is it and how to submit?

A Qualified Life Event is an event such as a marriage, death, birth of a child, or loss of coverage elsewhere that would allow a member to change coverage in the middle of the plan year. Proof of a QLE can be submitted through the Member Portal under Upload Document to Hooray Health.

## How does billing work?

If your employer deducts the premium through payroll (list bill), payments will be automatically deducted based on your payroll cycle.

If you are paying by credit card (direct pay), the first month's benefit coverage is paid for on the day you enroll. After the initial payment, payments are scheduled on the 15th each month and pay for the following month coverage.

## What is the cost of a Telemedicine visit?

Hooray Health has an unlimited Telemedicine service available to members 24/7/365 and has a \$0 consult fee every time. Members can speak to a physician at their convenience, and if needed, their prescriptions can be called into a pharmacy of their choice.

## Where can I use my prescription discount?

Prescription discounts can be utilized at thousands of pharmacies across the country and can be located using the Hooray Health App.



Hooray Health Member Support  
1-866-746-6729

Support Email  
[memberservices@hoorayhealthcare.com](mailto:memberservices@hoorayhealthcare.com)