The New ACO Plus Point of Service Plan

What's an ACO?
Accountable Care Organizations (ACOs) are groups of doctors, hospitals, and other health care providers, who come together voluntarily to give coordinated high quality care. The goal of coordinated care is to ensure that patients, especially the chronically ill, get the right care at the right time, while avoiding unnecessary duplication of services and preventing medical errors.

What's a POS Plan?
A Point of Service (POS) Plan is similar to the HMO, but provides more flexibility through 4 levels of coverage described below. Like an HMO, you must select a Primary Care Physician (PCP) in the new ACO Plus Point of Service Plan. You will save the most money if you select a PCP within the ACO Network and have your care provided by or referred by your ACO PCP. The plan also has a self-referred level of benefit that allows you to receive care without a referral from any provider and pay more out-of-pocket. Four options of the care (Tiers) you may receive are outlined below.

**Tier 1 ($)**: Employees can minimize their out-of-pocket expenses by having their care provided by their PCP or specialists exclusively within the ACO Network

**Tier 2 ($$)**: You receive care from your Keystone PCP or are referred to a Keystone provider

**Tier 3 ($$$)**: You self-refer (ie, your ACO Plus PCP does not refer you) to a provider that is in the ACO Plus or Keystone network

**Tier 4 ($$$$)**: You self-refer to a provider that is out-of-network

ACO Plus Provider Network
The Delaware Valley ACO, which is sponsored by Jefferson, Main Line Health, Magee and Holy Redeemer, is one of the few organizations in the area to be recognized by Medicare as an ACO. Jefferson is offering our employees the option to receive their health care through this high quality, coordinated care network as a new offering called the ACO Plus Point of Service Plan. It’s called ACO Plus because for our employee plan we are expanding the ACO network to include additional high quality providers to meet the needs of our employee population. The pyramid displays who is in the ACO Plus Network. Many of the additional providers are JeffPLUS providers. Jefferson will launch a new website for you to search ACO Plus network providers.
Care Examples
To help you better understand how the plan works, below are some specific examples of each Tiered structure and their out-of-pocket costs. If you have more detailed questions, we highly recommend you attend a Benefits Briefing. The schedule can be found in the What’s New document.

Example #1 Employee Visits a Primary Care Physician

Care is provided by selected PCP

Self-Referral

TIER 1: $0
ACO Plus Network

TIER 2: $20
Keystone Network

TIER 3: $35
ACO Plus and Keystone Networks

TIER 4: You Pay 40%
after deductible
Out-of-Network

Example #2 Employee Visits a Specialist

PCP Refers

Self-Referral

Coordinate care with referral

Coordinate care with referral outside of the ACO Plus Network

TIER 1: $10
ACO Plus Network

TIER 2: $30
Keystone Network

TIER 3: $40
ACO Plus and Keystone Networks

TIER 4: You Pay 40%
after deductible
Out-of-Network

Example #3 Employee Needs an Outpatient Procedure

PCP Refers

Self-Referral

Coordinate care with referral

Coordinate care with referral outside of the ACO Plus facility

TIER 1: $0
ACO Plus Network

TIER 2: $300
Keystone Network

TIER 3: $300 copay
then 20% after deductible
ACO Plus and Keystone Networks

TIER 4: You Pay 40%
after deductible
Out-of-Network