



Helping you help your clients

A guide for producers representing PacificSource

A trusted lifelong partner, putting members first

As a not-for-profit community health plan, our mission drives everything we do: to provide better health, better care, and better cost to the people and communities we serve.



We have offices located throughout the Northwest. **Our team members live and work right here in the communities we serve.**



We offer health plans for individuals and businesses



Individual and family plans
Group health plans



Medicare Advantage plans
(PacificSource Community Health Plans)



Medicaid
(PacificSource Community Solutions)



FSA, HRA, and COBRA administration
(PacificSource Administrators, Inc.)

For all our lines of business, we offer innovative plan designs to suit a variety of needs, including **self-funded** plans and **dental-only** plans.

Stability you can feel good about

Founded in



We're a not-for-profit family of companies, employing more than **1,700 people** who serve over **600,000 members** and **4,750 employers**.

AM Best rating



The PacificSource difference

Human service as a core value

Over the decades, we've earned a reputation for taking exceptional care of people.

No automated phone trees or offshore call centers

When your clients call us, our knowledgeable local Customer Service staff answer the phone, ready to help members get the care they need, quickly, completely, and with compassion.



Extra support beyond healthcare

We know members sometimes need a helping hand. That's where our Member Support Specialists come in. Here are some of the free, confidential services they offer:



- Finding a doctor or coordinating appointments
- Identifying and addressing gaps in care
- Connecting members to resources to help with basic needs, such as housing, food, and transportation





Setting you up for success

We appreciate all that our producers do, and we show it. We take care of you, so you can take care of your clients.

What you can expect when you work with PacificSource:



A dedicated PacificSource team, including an Account Manager, Regional Sales and Service Coordinators, and a Membership Representative—ready to answer your questions.



InTouch, our online portal that lets you access client information, get online quotes, run reports, and much more.



Tools and resources— easy-to-access plan summaries, forms, and professional sales materials.



A generous bonus program— earn more by writing new groups and retaining others. Program pertains to medical coverage only and other eligibility requirements apply.

Highly rated doctors and hospitals

Whatever line of business you sell, we understand the importance of a robust provider network.



We contract with thousands of healthcare professionals, including **nineteen 5-star medical facilities.***

Care while away from home



Commercial members

With PacificSource, your commercial clients have in-network access to providers across our four-state region and nationwide through our agreement with **Aetna Signature Administrators®**.

Medicare members

Your Medicare clients have in-network access across our four-state region. And all our Medicare Advantage plans feature in-network copays for urgent care, ambulances, and emergency services worldwide. In addition, several plans feature low out-of-network copays.

Partnering for the best possible care, experience, and cost



Our multifaceted approach to population health:

- Collaborate with employers, producers, providers, and local communities
- Leverage actionable health data and advanced analytics to work toward common goals
- Achieve better managed total cost of care and improved member health

*Source: Centers for Medicare & Medicaid Services, Hospital Ratings, January 23, 2023.



Pharmacy services

PacificSource offers comprehensive pharmacy services integrated with our medical benefits. These services consistently deliver low net cost, high quality, and outstanding member satisfaction.

Partnership with CVS Caremark

The CVS Health National Network is designed to provide maximum geographic coverage at marketplace-competitive rates and fees. They're one of the largest pharmacy benefit managers in the nation, and we leverage that strength, size, and market presence to ensure competitive pricing for our clients.

Helping employers and members save on drug costs

PacificSource performs among the best health plans nationally at managing pharmacy costs. We've achieved this by:

- Pursuing "lowest net cost" buying strategies over rebate models
- Proactively managing expensive specialty drugs
- Encouraging the use of cost-effective generics and biosimilars
- Medication management strategies that are patient focused, improving adherence and closing gaps in care



For the past three years, our commercial utilization and cost in all categories of medications was rated "Well Managed" — **Milliman's highest designation.**

90%
PacificSource approximate generic dispensing rate

On average, every 1% increase in generic utilization generates 1–2% in drug-cost savings.

Source: Milliman Benchmarks (2020-2022, commercial plans)

COMMERCIAL PLANS

For individuals and families

Choice, ease, and support

We offer a variety of plans for your individual clients to choose from, including dental and vision coverage options for children and adults.

Helping members get the care they need

Whether they have coverage through an individual or group plan, PacificSource members enjoy:



No referrals required with any plan



\$0 copays on preventive care



No-cost wellness programs



Dozens of no-cost preventive drugs
(more than the law requires)



Chronic condition and care management support

Plus, value-added extras, such as:

- Affordable fitness center access
- No-cost 24-Hour NurseLine
- Prenatal program for expectant parents
- Education reimbursement for health and wellness classes
- Home delivery of prescriptions
- Worry-free travel with global emergency services
- Care cost estimation

**Claims
turnaround
time:
8.2 days**



**Call answer
speed:
30 seconds
or less**



Source: internal records – averages for March 2023

COMMERCIAL PLANS

For employers

Your group clients will have ease of administration:

- ✓ Online enrollment, easy implementation, and ongoing support
- ✓ A dedicated account manager and membership representative to assist with day-to-day needs
- ✓ InTouch, our secure, online administrative portal to manage their plan 24/7
- ✓ HSA-qualified plan options to save on premium and tax expenses
- ✓ Right Fit option to give employees a choice of network or plan design
- ✓ Cost savings through our condition support programs and pharmacy benefit manager

FSA, HSA, and COBRA administration



PacificSource Administrators, Inc. can provide:

- Flexible Spending Accounts
- Health Reimbursement Arrangements
- COBRA Administration

*Enrollment numbers as of February 2023



Supporting employers of all sizes

More than **4,300** small groups and **450** large employers trust us with their health plan needs.*

Average employer satisfaction rate:
98%



COMMERCIAL PLANS

For large employers (100+)

In addition to the administrative services mentioned on the previous page, we offer large groups:



Flexible, customized benefits



Multiple funding arrangement options



Comprehensive reporting package, including self-service reporting capabilities



Wellness resources, programs, and consultation

Reporting packages

Our fully funded large employer clients (100+ employees) receive:

-  Quarterly Claims Utilization Report, a comprehensive report designed to allow the client to track, analyze, and understand their claims experience over time.
-  Census Report (available through our InTouch portal)
-  Claims by Month Summary Report
-  Group Experience Report
-  Group Expense Summary Report
-  Large Claims Report
-  Top 25 Rx Reports by paid amounts or by prescriptions

For employers with 250+ employees we also offer in-depth reporting on trends, chronic conditions, and more.

Workplace wellness consultation

For employers with 50+ employees, we offer a wellness consultation service. Our team of wellness consultants acts as a strategic partner to develop our clients' wellness initiatives.

We help clients meet the unique needs of their workforce through a tailored approach that considers work culture, health needs of employees, and organizational goals and objectives.



Self-funded solutions

Helping employers establish the right balance between control and risk

More and more employers are considering self-funded health plans, and PacificSource has expertise to deliver that option. Self-funded arrangements are available with any of our provider networks. We go beyond claims administration to provide customizable plan designs and comprehensive reporting.

Our core self-funded services include:

- **Administration services** — We offer flexible solutions to meet your needs, including claims administration, best-in-class clinical services, robust provider network, data analytics, and exceptional local customer service.
- **Pharmacy and clinical resources** — PacificSource offers comprehensive pharmacy services integrated with our medical benefits that have consistently delivered low net cost, high quality, and outstanding member satisfaction.
- **Stop-loss insurance*** — We underwrite new and renewing stop-loss policies designed to protect employers from unforeseen risk. Features include immediate pickup on ISL claims, flexible contract basis, and no-laser renewals. Policies mirror our core plan document to ensure gapless coverage.

*Available for Idaho, Montana, and Oregon employer groups.



GOVERNMENT PLANS

Medicare Advantage plans

Your Medicare-age clients will appreciate the benefits and wellness extras that come with a PacificSource Medicare Advantage plan



\$0 premium plans



Eyewear and vision



No-cost preventive care



Hearing aid benefits



Part D prescription drug coverage with zero-copay on select drugs



Care coordination



Freedom to see any doctor who accepts Medicare



Dental benefits included

Plus, value-added extras, such as:

- Spending allowance on over-the-counter items
- No-cost fitness program
- Rewards for healthy actions
- Meal-delivery after a hospital stay
- Global emergency assistance

GOVERNMENT PLANS

Dual Special Needs Plan (D-SNP)

For those eligible for both Medicare and Medicaid, our PacificSource Dual Care (HMO D-SNP) plan offers all of the benefits of a Medicare Advantage plan, plus additional coverage:



More to spend on eyewear



No-cost alternative care



Larger over-the-counter allowance



Additional rewards for healthy actions



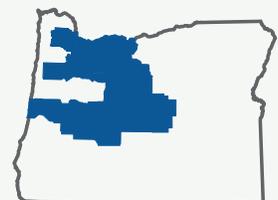
A grocery allowance for those with certain chronic conditions

Medicaid/OHP

Through PacificSource Community Solutions, we coordinate care for people who qualify for the Oregon Health Plan (OHP), Oregon's Medicaid. We work together with local health councils of doctors and other healthcare providers to improve the health of communities.

Our CCO regions

We serve OHP members in Central Oregon, the Columbia Gorge, Lane County, Marion County, and Polk County. We also serve the Portland metro area through Health Share, with our partner Legacy Health.



A culture of caring

Through financial support and volunteerism, our giving efforts benefit the communities where we live and work.



Community Health Excellence Grants (CHE)

The CHE Grants Program awards grants to contracted providers who share a vision for better community health, better healthcare, and lower healthcare costs.



2009
Year founded



400+
Grants provided



\$10 million
Contributed

Healthy Communities Program

This employee-driven community-giving program supports nonprofits through sponsorships, activities, and events.



To learn more about our community involvement, please visit PacificSource.com/Community.

Figures based on 2021 impact reports.



2024 Service areas at a glance



We offer a wide range of products in our four-state region.

	Idaho	Oregon	Montana	Washington
Individual & Family	Statewide*	Statewide	Statewide	Clark, Pierce, Spokane, and Thurston Counties
Small Group	Statewide	Statewide	Statewide	Statewide*
Large Group	Statewide	Statewide	Statewide	Statewide
Medicare	Ada, Blaine, Boise, Bonner, Boundary, Camas, Canyon, Elmore, Gem, Gooding, Jerome, Kootenai, Lincoln, Owyhee, Payette, Twin Falls, and Valley Counties	Clackamas, Crook, Deschutes, Grant, Hood River, Jefferson, Marion, Klamath (97731, 97733, 97737, 97739 only), Lane, Multnomah, Polk, Sherman, Wasco, Washington, and Wheeler Counties	Yellowstone and Missoula Counties	Clark, Pierce, and Spokane Counties
Medicaid	–	Crook, Deschutes, Hood River, Jefferson, Klamath (97731, 97733, 97737, 97739 only), Lane, Marion, Polk, and Wasco Counties	–	–

*Navigator and Voyager in select regions



We're here to help.

Questions? Please contact your local PacificSource Sales Representative, or reach us by email:

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