OptimaHealth **

Northern Virginia Expansion

Commercial Frequently Asked Questions - External

BACKGROUND:

Effective September 1, 2022, Optima Health includes all Inova® Health System hospitals, facilities, physician practices, and providers as in-network for our commercial group and Individual & Family Plan members. Inova, along with our existing hospitals and providers including UVA Prince William and Haymarket Medical Centers; Sentara Northern Virginia and RMH Medical Centers; Virginia, Spotsylvania, and HCA Reston and Stonesprings Hospital Centers; Fauquier Health; and Mary Washington and Stafford Hospitals, will bring comprehensive in-network coverage in Northern Virginia for this population of our membership.

As a result, Optima Health is expanding its commercial group and individual plan offerings into Northern Virginia. Northern Virginians already have access to our Medicare and Medicaid health plans and will now also be able to enroll with Optima Health through their employers or the Individual Marketplace.

NETWORK EXPANSION:

1. How will this impact our network?

By expanding our provider network to include Inova, our commercial group and individual plan members can seek in-network care statewide. In addition, members will receive in-network rates when they seek care at Inova.

With this expansion, Optima Health will increase its existing in-network hospitals, providers, and facilities.

Customer centricity is the driving force. This change expands the number of ways and locations that members can access healthcare. It supports our mission to improve health every day. Consumers appreciate having the option of choice even if they don't act on that choice.

2. When will Inova become in-network for our commercial group and Individual & Family plan membership?

Our provider network will expand to include Inova on September 1, 2022.

Northern Virginia Expansion

Commercial Frequently Asked Questions - External

3. Do members have to do anything?

No action is needed for members to join the expanded network – starting on September 1, 2022, members will receive in-network access to care received at Inova facilities.

4. How will this change how members get their healthcare benefits and services?

This expansion will give members access to a greater number of providers, including Inova's highly acclaimed hospitals, clinicians, and specialists, to address their unique healthcare needs.

5. Will Optima Health incentivize providers/patients toward specific facilities?

Optima Health members have always had the choice among many providers and health systems. Now, with a larger network, members will have even more choice of providers and greater convenience with the additional sites of care that will be included in their health plan coverage.

6. How will patient information be shared between health systems? How will you ensure patient privacy?

Optima Health keeps all patient information confidential and will treat data received under this agreement no differently than data received through other network agreements. Optima Health conducts its business by legal and ethical standards. We support the government's efforts to reduce fraud, waste, and abuse in health care and to improve the quality of care provided to each member. We have a Code of Compliance which includes the importance of confidentiality and privacy. The Health Insurance Portability and Accountability Act (HIPAA), Privacy and Security Regulations and State insurance laws requires Optima Health and its business associates to keep an individual's health information private and confidential. Privacy means an individual can limit access to protected health information, provided that this does not interfere with the organization's treatment, payment or health care operations. Members receiving services have the right to confidentiality for all services including the details of the services. Members have to give us written authorization to release their protected health information. Employees authorized to access confidential information must protect the information. Under HIPAA, we are required to post and provide upon request a Notice of Privacy Practices which tells members what information we collect and how we use it. State law requires us to provide a Notice of Insurance Information Practices and Financial Information Practices.

7. Who is Inova?

Inova is the largest nonprofit healthcare provider in Northern Virginia. Inova's 20,000 team members provide more than two million patient visits yearly through an integrated network of hospitals, primary and specialty care practices, emergency and urgent care centers, outpatient services, and destination

Northern Virginia Expansion

Commercial Frequently Asked Questions - External

institutes. Its five hospitals are consistently recognized by the Centers for Medicare and Medicaid Services (CMS), U.S. News & World Report Best Hospitals, and Leapfrog Hospital Safety Grades for excellence in healthcare. Inova is home to Northern Virginia's only Level 1 Trauma Center and Level 4 Neonatal Intensive Care Unit.¹

8. Which hospitals are included in the Inova Health System?

- Inova Alexandria Hospital
- Inova Children's Hospital
- Inova Fairfax Hospital
- Inova Fair Oaks Hospital
- Inova Loudoun Hospital
- Inova Mount Vernon Hospital
- Inova Women's Hospital

SALES EXPANSION:

9. Which lines of business are affected by the service area expansion into Northern Virginia?

This network agreement will allow us to expand our commercial group and individual product offerings into Northern Virginia with a plan effective date starting January 1, 2023. Northern Virginians already have access to our Medicare and Medicaid health plans and will now also be able to enroll with Optima Health through their employers or the Individual Marketplace.

10. Which areas of Northern Virginia will be served by this expansion?

For the 2023 plan year, Optima Health is offering its group and individual product offerings in service area 10, which includes Alexandria, Arlington, Clarke, Fairfax, Falls Church, Fauquier, Fredericksburg, Loudoun, Manassas, Manassas Park, Prince William, Spotsylvania, Stafford, and Warren.

11. Why is Optima Health expanding into this market?

We are eager to bring our trusted health plans to Virginia's most populated region, which contains nearly a third of the entire state population² and a third of the statewide employment total.³

¹ https://www.inova.org/about-inova

² https://www.novaregiondashboard.com/population

³ https://www.insidenova.com/news/arlington/data-jobs-keep-coming-back-to-northern-virginia/article_7ce0b4ac-a9ea-11ec-9fb7-c7e920b623a9.html

Northern Virginia Expansion

Commercial Frequently Asked Questions - External

Expanding our network to include Inova will allow us to build upon our existing provider network in Northern Virginia and best serve the unique health needs of the citizens of the Commonwealth of Virginia.

This network agreement will provide more sales opportunities throughout the Commonwealth of Virginia and close the gap between corporate clients in Northern Virginia and their affiliate offices in other parts of the state. The expansion will strengthen our commitment to making our commercial business the health plan of choice for all Virginians.

12. How will we bring awareness of our brand to this new market?

We will be launching a media campaign to support sales endeavors and build brand awareness as we bring our commercial and individual product offerings into the Northern Virginia region.

13. Who do I contact for more information on this expansion?

If you have any questions, please reach out to your Optima Health representative.