

Out-of-area coverage is a benefit that offers coverage for dependents who live and work outside of the Denver Health Medical Plan network of providers.

Eligible dependents may qualify for out-of-area coverage if:

- » The subscriber is currently enrolled in one of DHMP's Employer Group plans and resides within the network area;
- » The dependent is also currently enrolled in one of DHMP's Employer Group plans; and
- » The dependent is residing out-of-area (college student, long-term traveler, children who may live with the other parent, though enrolled in the subscriber's plan)

To access this benefit, the subscriber must contact Member Services at 303-602-2100 annually (prior to Jan 1 of the following plan year) and provide the following information:

- » Full name
- » Permanent address of the dependent residing out-of-area
- » Reason for the dependent living out-of-area (employment, college, extended vacation, etc.)

Network:

First Health national network, or in some cases, the Cofinity network, is the network dependents will utilize for out-of-area coverage.

Prior Authorizations:

Any medical services other than visiting a Primary Care Provider (PCP) will require a Prior Authorization (except for Urgent Care and Emergency Room).

Limitations/Exclusions:

If you or any member of DHMP leave the area specifically to access medical care, the care obtained will NOT be covered (i.e., you cannot go out-of-network to have surgery because you would rather use that provider).

Definitions:

- » **Subscriber:** The person responsible for payment of premiums, or whose employment is the basis for eligibility for membership in a health insurance plan (the subscriber can enroll dependents under family coverage)
- » **Member:** Anyone covered under a health insurance plan - an enrollee or an eligible dependent
- » **Dependent:** Health insurance coverage extended to the spouse and children under the age of 26 of the primary insured member

DHMP members are covered at any Urgent Care or Emergency Room, anywhere in the U.S.

Questions?

Call Member Services at 303-602-2100