



**DENVER HEALTH**  
**MEDICAL PLAN** INC.™

Elevate

**CITY & COUNTY OF DENVER | POLICE | DERP**  
2021 ENROLLMENT GUIDE

**LOCAL. NONPROFIT.**  
**HEALTH INSURANCE.**

# WELCOME!

Dear Prospective Member:

Thank you for considering Denver Health Medical Plan (DHMP) as your health insurance carrier! DHMP is a local, nonprofit organization with a fresh approach to health insurance. We put our members first and were founded on the premise that health care should be easy to understand and affordable for everyone.

We are excited to offer two new plan designs in 2021 and the great benefits that come along with them. Our goal is to provide you with better health insurance at a lower cost by offering care within the Denver Health network. We have designed these plans with this goal and your health in mind.

For 2021, the new Elevate HMO plan has no deductible and you'll see that our monthly premiums are lower for both plans. We are also happy to offer all members three free Primary Care Provider (PCP) visits per plan year, in addition to your annual preventive care visit.

These new plans for the City and County of Denver, Police and DERP employees will feature the Denver Health network for your medical care. That means you'll have access to the entire Denver Health provider network, which includes over 230 PCPs, more than 800 specialists, 10 family health centers in the Denver metro area, numerous convenient school-based health centers for Denver Public School students and Denver Health Medical Center's main campus – including the brand new Outpatient Medical Center that will be opening in 2021. You will still have access to care at any urgent care center or emergency department in the U.S.

This enrollment guide contains an overview of your plan options and highlights the unique benefits that DHMP has to offer. Use this guide to help you decide on the best health plan for you and your family. DHMP is committed to helping you take charge of your well-being and to help you lead a healthier, more fulfilling life. Please don't hesitate to contact our team at 303-602-2100 with any questions you may have, or visit our website at [denverhealthmedicalplan.org](https://denverhealthmedicalplan.org).

At Denver Health Medical Plan, we take your health personally.



Greg McCarthy  
Chief Executive Officer  
Denver Health Medical Plan





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## REASONS YOU SHOULD CHOOSE DHMP

### 1 LOCAL. NONPROFIT. HEALTH INSURANCE.

As your hometown insurance carrier, our support team is easily accessible, providing you with personalized service. We are Denver taking care of Denver!



### 2 SAVE ON PRESCRIPTION COSTS

Prescription pricing at Denver Health pharmacies is lower than at National Network retail pharmacies. You can save as much as 75% off your prescription costs at a Denver Health pharmacy.



### 3 URGENT CARE AND E.R., ANYWHERE IN THE U.S.

Have peace of mind knowing that you have access to care whether you're close to home or on-the-go. Our members are covered at any urgent care center or emergency department, anywhere in the U.S.



### 4 MENTAL AND BEHAVIORAL HEALTH BENEFITS

DHMP plans include mental health and behavioral health services.

- » You can obtain mental health services from any in-network mental health professional, no referral necessary.
- » Individual and group therapy sessions are covered from any professional in the expanded mental health network, no referral needed.



### 5 MATERNITY & DELIVERY

As a DHMP member receiving prenatal, postpartum and well-baby care at any Denver Health facility, you'll be in great hands. Denver Health offers high quality maternity care and low cost delivery fees.



### 6 DISPATCHHEALTH

Urgent care that comes to you! DispatchHealth brings back the house call by providing convenient, high-quality acute care in the comfort of your home or office. DispatchHealth offers services ranging from treating the common flu to minor fractures and more.





## OPTION A: ELEVATE HMO

ELEVATE HMO PLAN (FSA Eligible)	DENVER HEALTH NETWORK
	Individual   Family
Deductible *	\$0
Out-of-Pocket Maximum *	\$3,000   \$6,000
Preventive Care	\$0
Primary Care Provider (PCP)	\$25 copay per visit
Specialist	\$40 copay per visit
Lab/X-ray	\$0
Hospital Services (Inpatient)	\$500 copay
Emergency Care (Facility)	20% coinsurance
Urgent Care   DispatchHealth	\$50 copay per visit
Prescription Drugs (30 day supply)	Denver Health Pharmacy \$10   \$12   \$35   \$45   \$55   \$65 Tiers: 1   2   3   4   5   6  National Network Pharmacy \$20   \$24   \$70   \$90   \$110   \$130 Tiers: 1   2   3   4   5   6

\* This plan has an embedded out-of-pocket maximum. See the 'Health Insurance 101' page for details.

Note: prescriptions must be written by a Denver Health provider in order to be filled at a Denver Health pharmacy.

### QUICK TIPS:

- » Low monthly premium
- » No deductible
- » A good option for those who access care more frequently
- » Low out-of-pocket maximum
- » Flexible Spending Account (FSA) available; employee funded only
- » Covers routine eye exam
- » Many services have copays



## OPTION B: ELEVATE HDHP

ELEVATE HDHP PLAN (HSA Eligible)	DENVER HEALTH NETWORK
	Individual   Family
Deductible <sup>†</sup>	\$1,450   \$2,900
Out-of-Pocket Maximum <sup>†</sup>	\$2,900   \$5,800
Preventive Care	No Charge
Primary Care Provider (PCP)	10% coinsurance after deductible
Specialist	10% coinsurance after deductible
Lab/X-ray	10% coinsurance after deductible
Hospital Services (Inpatient)	10% coinsurance after deductible
Emergency Care (Facility)	10% coinsurance after deductible
Urgent Care   DispatchHealth	10% coinsurance after deductible
Prescription Drugs (30 day supply)	Denver Health Pharmacy \$8   \$10   \$15   \$30   \$35   \$40 Tiers: 1   2   3   4   5   6
<i>Note: Deductible Applies</i>	National Network Pharmacy \$16   \$20   \$30   \$60   \$70   \$80 Tiers: 1   2   3   4   5   6

<sup>†</sup> This plan has an embedded deductible and out-of-pocket maximum. See the 'Health Insurance 101' page for details.  
Note: prescriptions must be written by a Denver Health provider in order to be filled at a Denver Health pharmacy.

### QUICK TIPS:

- » Low monthly premium
- » A good option for those who receive medical care less often
- » All covered medical expenses count toward out-of-pocket maximum
- » Health Savings Account (HSA) available for eligible employees with employer funding
- » Deductible must be met first, then coinsurance applies



# WHAT'S INCLUDED IN MY PLAN?



» **Access to care at any urgent care center or emergency department** in the U.S.



» **Access to the entire Denver Health provider network:**

- Over 230 Primary Care Providers (PCP) and more than 800 Specialists
- 10 Family Health Centers
- Denver Health Medical Center – Main Campus
- Many School-Based Health Centers



» **Access to Mental Health and Behavioral Health providers**

» **Telehealth services**

» **Integrated care** through your PCP who coordinates all aspects of your health needs — from your primary care, specialty care and pharmacy needs to lab work, behavioral and mental health care and hospitalization (Denver Health network only)



» **24/7 NurseLine** to answer your questions and call in certain prescriptions

» **50-75% off prescription costs** at Denver Health pharmacies

» **DispatchHealth** (in-home urgent care, 8 a.m. – 10 p.m., 365 days a year)

» **Low cost labor and delivery at Denver Health**



» **MyChart** for online/mobile, private access to your health records: message your provider, schedule an appointment, request prescription refills and more from your smart phone or computer (Denver Health network)

» Large network of **chiropractic providers**



**DENVER HEALTH™**

est. 1860

FOR LIFE'S JOURNEY





**DENVER  
HEALTH™**  
— est. 1860 —

**DENVER HEALTH  
ADVANTAGE**

**98 %**  
**Trauma  
Survival Rate**

Denver Health is a national leader in emergency and trauma care.

**10** **Family  
Health  
Centers**

from Southwest Denver to Montbello.

**500,000**

patient visits are achieved through our Family Health Centers each year.

**MyChart**

to message providers, schedule an appointment, request prescription refills and more!

**FREE  
PARKING**

Parking is free at all Denver Health facilities.

**1/3**  
**POPULATION**

Denver Health treats one-third of Denver County's population annually.

**School-Based  
Health Centers**

where students of Denver Public Schools may receive their care.

**24/7**

Denver Health's NurseLine is staffed by trained nurses 24 hours a day, 7 days a week to answer your medical questions and is available to all DHMP members.

**LEADER**  
**in healthcare equality**

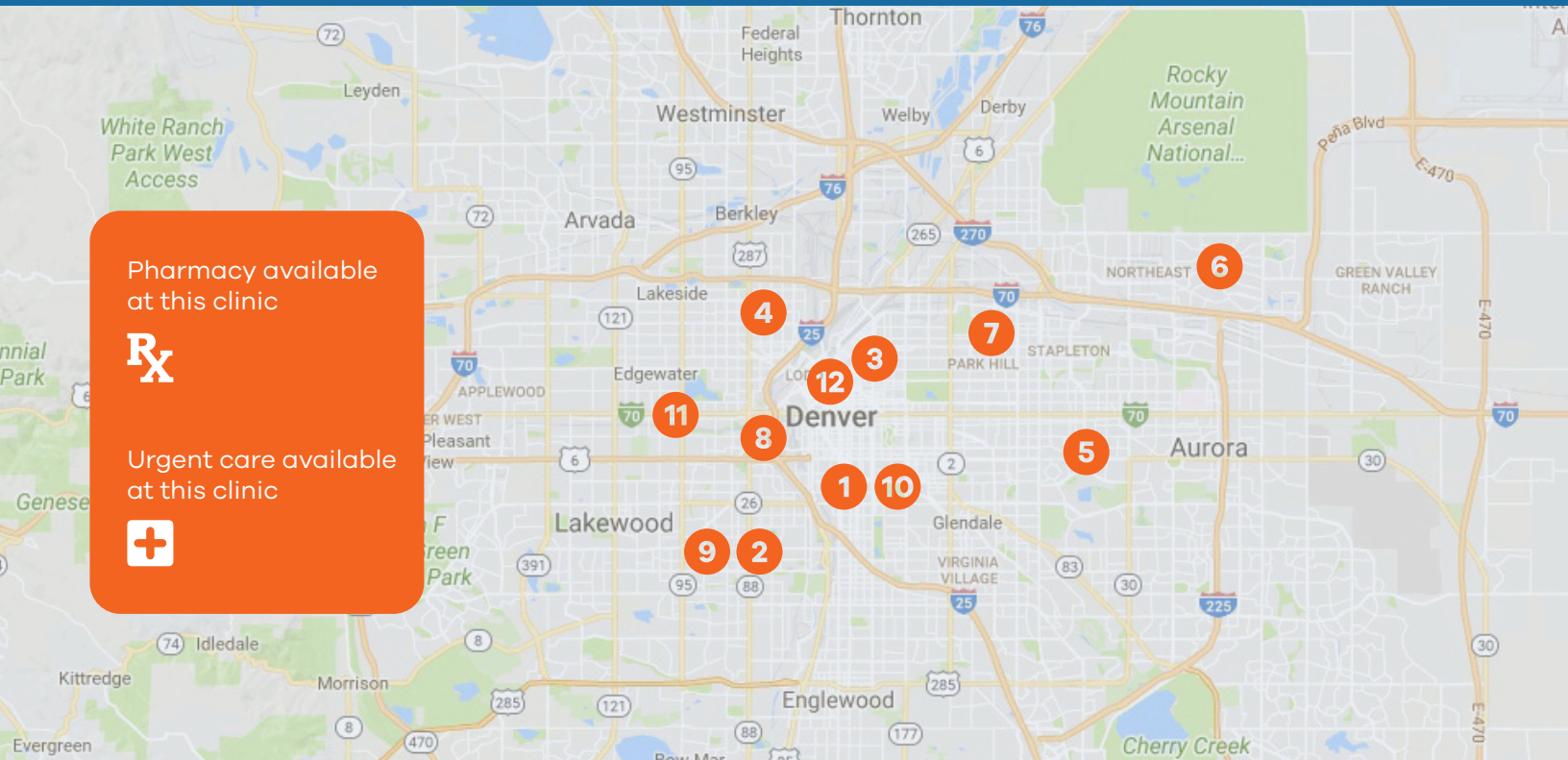
We proudly serve all members of the community from all walks of life.





**DENVER  
HEALTH™**  
— est. 1860 —

# NETWORK LOCATIONS





Pharmacy available  
at this clinic



Urgent care available  
at this clinic



- |   |   |   |
|---|---|---|
| <b>1</b> Wellington Webb Center<br>for Primary Care<br>301 W. 6th Ave.<br><b>Rx</b>   | <b>5</b> Lowry Family<br>Health Center<br>1001 Yosemite St.<br><b>Rx</b>            | <b>9</b> Westwood Family<br>Health Center<br>4320 W. Alaska Ave.<br><b>Rx</b>   |
| <b>2</b> Federico F. Peña Southwest<br>Family Health Center<br>1339 S. Federal Blvd.<br><b>Rx</b>  | <b>6</b> Montbello Family<br>Health Center<br>12600 Albroom Dr.<br><b>Rx</b>        | <b>10</b> Denver Health<br>Medical Center<br>777 Bannock St.<br><b>Rx</b>  |
| <b>3</b> Gipson Eastside Family<br>Health Center<br>501 28th St.<br><b>Rx</b>   | <b>7</b> Park Hill Family<br>Health Center<br>4995 E. 33rd Ave.<br><b>Rx</b>        | <b>11</b> Sloan's Lake<br>Primary Care Center<br>4007 W. Colfax Ave.  |
| <b>4</b> La Casa/Quigg Newton<br>Family Health Center<br>4545 Navajo St.<br><b>Rx</b>   | <b>8</b> Sandos Westside Family<br>Health Center<br>1100 Federal Blvd.<br><b>Rx</b> | <b>12</b> Downtown<br>Urgent Care<br>1545 California St.  |





# MENTAL HEALTH BENEFITS

***DHMP members can use their health plan benefits for mental health and related services. To learn more about these benefits, call Health Plan Services at 303-602-2100.***

## Outpatient Mental and Behavioral Health Services:

- » You can obtain mental and behavioral health services from any in-network mental health professional; no referral is necessary.
- » Denver Health and Cofinity providers are in-network for outpatient mental health services.
- » You can find a provider here: [denverhealthmedicalplan.org/find-doctor](https://denverhealthmedicalplan.org/find-doctor).

## Outpatient Substance Use Disorder Services:

- » Substance use disorder services provided by an in-network provider are covered on an outpatient basis. Inpatient services require prior authorization.
- » Members can self-refer in-network.
- » You can find a provider here: [denverhealthmedicalplan.org/find-doctor](https://denverhealthmedicalplan.org/find-doctor).

## In-Network Cost Sharing for Individual or Group Visits:

Your Medical Plan:	Denver Health	Cofinity Provider
ELEVATE HMO	\$15 copay/visit	\$15 copay/visit
ELEVATE HDHP	\$25 copay/visit	\$25 copay/visit

## Smoking Cessation:

- » Smoking and tobacco cessation is a covered benefit through the Colorado Quitline.
- » The Quitline has tools and resources, including counseling and nicotine replacement, such as patches or gum.
- » You can contact the Colorado Quitline at 1-800-QUIT-NOW.
- » Formulary smoking cessation drugs, including Chantix, the generic form of Zyban, nicotine patches, gum and lozenges are all available and are **100% covered**.



## SAME DAY CARE OPTIONS

*If you need care today,  
we have options for you...*



### **THE NURSELINE IS HERE TO HELP YOU.**

Call **303-739-1261** and speak to a Denver Health nurse about your health concerns at no cost to you. Sometimes they can even call in a prescription for you. NurseLine nurses can help you decide the best plan to get the care you need, which may include any of the options below.



### **DISPATCHHEALTH WILL COME TO YOU.**

DispatchHealth is our on-demand health care provider that can treat a range of injuries and illnesses in the comfort and convenience of your home or office (available 8 a.m. to 10 p.m., 365 days a year). Visit [dispatchhealth.com](https://dispatchhealth.com), download the free app or call **303-500-1518**.



### **VISIT AN URGENT CARE CENTER.**

Denver Health offers three urgent care centers. There are separate Pediatric (open 24/7) and Adult Urgent Care Centers on its Main Campus at 777 Bannock St., as well as the Federico F. Peña Southwest Clinic for Pediatrics and Adults at 1339 Federal Blvd. and the Downtown Urgent Care Clinic at 1545 California St.

*Note: You can visit any urgent care center that is convenient for you.  
Your DHMP plan will cover you at any urgent care center, anywhere in the U.S.*



### **EMERGENCY ROOM.**

You can access 24/7 emergency care for both children and adults on the Denver Health Main Campus at 777 Bannock St. The Denver Health Pediatric Emergency Department is designed just for kids and is completely separate from the Adult Emergency Department.

*Note: If you need emergency care, go to the nearest hospital or call 9-1-1.  
Your DHMP plan will cover you at any emergency room, anywhere in the U.S.*



# HEALTH INSURANCE 101: TERMS IN SIMPLE LANGUAGE

## “ALLOWED” AMOUNT

DHMP negotiates a contracted rate with each provider in our network. You have the advantage of this contracted rate (allowed amount) and will never pay more than this negotiated price for a covered benefit.

## “BILLED” AMOUNT

This is what the provider bills to the insurance plan for a service you received. These are the full charges and the discount DHMP negotiated has not been applied yet.

## COINSURANCE

This is the charge, stated as a percentage of eligible expenses, that you are required to pay for certain covered health services.

## COPAY

The predetermined amount, stated as a fixed dollar, an enrollee must pay to receive a specific service or benefit. Copayments are due and payable at the time of receiving service.

## DEDUCTIBLE

The amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a plan year or benefit year) before the carrier will cover expenses. The specific expenses that are subject to the deductible vary by policy.

## EMBEDDED DEDUCTIBLE

A deductible is the amount you have to pay for allowable covered expenses under a health plan during a specified time period

(e.g., a plan year or benefit year) before the plan will begin paying for covered expenses. In an embedded deductible plan, cost sharing for a member will begin when that member reaches their individual deductible, or when a combination of members reaches the family deductible. This means that a member will start to pay copays and/or coinsurance for the remainder of the plan year or until the individual out-of-pocket maximum is met. Once the individual reaches their out-of-pocket maximum, then the plan will pay 100% of covered services for that member for the remainder of the plan year.

Note: an individual who meets their individual deductible will initiate cost sharing with the plan prior to other members on the plan.

## FSA

A Flexible Spending Account (FSA) is a special account you put money into that you use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money if pre-tax payroll deductions are elected. This can lower your taxable income and allows you to pay for qualified medical expenses with tax-free dollars.

## HDHP

A High Deductible Health Plan (HDHP) has a higher annual deductible than typical health plans. In exchange for that higher deductible, you will pay a lower premium each month for your health insurance.

## HSA

A Health Savings Account (HSA) is like a personal savings account and the money in it is used to pay for health care expenses. You — not your employer or insurance company — own and control the money in your Health Savings Account. You have the option to deduct a portion of your pre-tax earnings each pay period to go directly into your HSA to help pay your deductible, coinsurance and other qualified health care expenses. These contributions do not expire at the end of the year and may also be invested if you choose

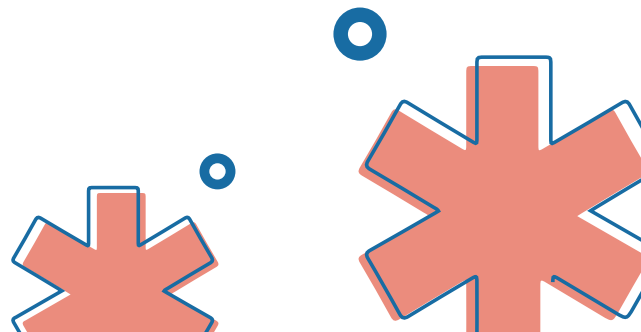
Note: You cannot spend HSA dollars directly from your investment account.

## MONTHLY PREMIUM

Monthly charge to a subscriber for medical benefit coverage for the subscriber and their eligible, enrolled dependents.

## OUT-OF-POCKET MAXIMUM

The maximum amount you will have to pay for allowable covered expenses under a health plan. The specific deductibles or cost sharing included in the out-of-pocket maximum may vary by policy.







## GET THE ANSWERS YOU NEED

303-602-2100 | [denverhealthmedicalplan.org](https://denverhealthmedicalplan.org)

### ABOUT US

Denver Health Medical Plan, Inc. (DHMP) is a local, nonprofit health insurance company established in 1997 to provide quality, accessible and affordable health insurance. We work to improve the health and well-being of our members by promoting wellness and disease prevention, providing access to comprehensive health services and enabling members to play an active role in their health care.