

Frequently Asked Questions

Who is Bright Health and why did we partner with them?

Based in Minneapolis, Minnesota, Bright Health is a commercial insurance provider who believes in collaborating with care partners to make health care simpler, personal and more affordable. Bright Health has partners in 21 markets in 11 states.

We believe Bright Health will be a great partner for Methodist. They have demonstrated success in other markets and are committed to working exclusively with Methodist Health System and Nebraska Medicine. The Bright Health plans will offer competitive pricing and benefits to our patients and will include incentives that align with Methodist's focus on delivering high quality care efficiently.

Who is the Nebraska Health Network (NHN)?

Nebraska Health Network is the accountable care organization for Methodist Health System and Nebraska Medicine. As an ACO, NHN works with Methodist to improve care coordination among the entire care team including primary care providers, specialists and hospitals. Nebraska Health Network is leading the transformation to a value-based care model where health-care providers, hospitals and insurers are focused on quality and cost initiatives that strengthen the patient experience.

What Bright Health products are available?

Starting in January 2020, Bright Health and Nebraska Health Network are launching Medicare Advantage and Individual/Family Plans.

What is a Medicare Advantage plan?

Medicare Advantage Plans are an "all in one" alternative to traditional Medicare that includes Medicare Part A (hospital insurance), Medicare Part B (Medical insurance) and typically a Medicare Part D (prescription drug). The Bright Health Medicare Advantage plan includes all of the original Medicare benefits plus dental, vision, hearing and prescription drug coverage. Unlike original Medicare, Medicare Advantage plans have limits on how much patients pay out of pocket to help them budget and manage health-care expenses.

In Nebraska, there are 350,000 patients eligible for Medicare. Today, Medicare Advantage plans account for less than 20% of the market, but that is projected to be more than 50% by 2025.

What are individual and family plans?

Individual and Family Plans or IFP, are available for purchase through the Health Insurance Marketplace or individual brokers. In 2019, Medica was the sole provider of IFP plans in Nebraska and offered several health-system specific options, including a plan called Elevate that featured NHN providers. The NHN will continue to participate with Medica to offer these plans in 2020.

When will the plans be available and when will we start accepting Bright Health?

Open enrollment for 2020 begins Nov. 1, 2019. Coverage begins Jan. 1, 2020.

When will promotions begin and when can I expect to see Bright Health in the market?

We will publicly announce the partnership in August, and the marketing campaign will launch in the fourth quarter with ongoing advertising throughout 2020.

Does this impact our relationships with other commercial payers?

We have strong partnerships with a number of commercial and government payers that will continue including:

- Aetna
- Blue Cross Blue Shield
- Humana
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- Medica
- Nebraska Total Care (Centene)
- UnitedHealthcare

- Wellmark

Are Bright Health products only offered in the Omaha area?

NHN providers are located in the Omaha metro, Fremont and select counties in Iowa. The Nebraska Department of Insurance requires IFP plans to have a statewide Network. In our first year, Bright will launch a local Exclusive Provider Organization (EPO) plan with the NHN, and a statewide Preferred Provider Organization (PPO), which will include non NHN providers as well. Bright Health will not be offered to consumers in Iowa at this time. However, Iowa-based NHN providers will participate in the Bright Health plans.

Why is in-network inpatient utilization so important?

By keeping patients within Methodist Health System and Nebraska Medicine, we are able to provide a higher level of patient care because we have greater visibility into their total care experience.

In similar markets, Bright Health has maintained a 95% in-network inpatient utilization rate, and we anticipate high in-network utilization rates as well. In network utilization supports Methodist Health System financially, and promotes superior patient care and positive health outcomes.

Are there any restrictions on promoting the Bright Health product?

Yes. The Centers for Medicare and Medicaid Services has a number of restrictions to ensure that health systems do not improperly use patient health information to market to patients. However, the NHN is able to send Affiliation Notices to patients that speak to the benefits of Medicare Advantage plans and specifically introduce the Bright Health plan. The affiliation letter is the only time patients will receive direct communication from Bright Health or the NHN related to the Bright Health products.

Additional marketing strategies, such as direct mail and broadcast advertising, are directed at the community at large and do not include or utilize PHI.

Where can I find more information?

To learn more about Bright Health, visit <https://brighthouseplan.com>. If you have specific questions regarding this new partnership, please contact Matt Edwards, at Matt.Edwards@nmhs.org. To learn more about the NHN, visit nebraskahealthnetwork.com or contact nhn@nebraskahealthnetwork.com.