



2021 Commercial Networks and Benefit Plans

Bridge Program

Members who have Bridge on their member ID cards have access to providers who participate in EmblemHealth Insurance Company's (formerly HIPIC) Prime Network, EmblemHealth Plan, Inc.'s (formerly GHI) National Network, ConnectiCare, Inc.'s (CCI) Choice Network, as well as QualCare (in New Jersey) and FirstHealth (outside of New York, New Jersey, and Connecticut) networks. Bridge members do not need to elect a primary care provider and no referrals are required to access specialists. See our updated [Guide for Managing Bridge Members](#) for current ID card image and updated UM program contacts.

2021 New Large Group Plan

In 2021, EmblemHealth will add EmblemHealth Value PPO to its suite of large group products underwritten by EmblemHealth Insurance Company (formerly known as *HIP Insurance Company of New York (HIPIC)*). This PPO plan will neither require selection of a PCP nor require referrals. Groups will be able to choose access to the Prime, Select Care or Millennium networks.

2021 New Small Group Plans

On **Nov. 1**, EmblemHealth began 2021 enrollment for four (4) new small group plans underwritten by EmblemHealth Insurance Company (formerly known as *HIP Insurance Company of New York (HIPIC)*).

These EPO and PPO plans will neither require selection of a PCP nor require referrals.

We are discontinuing two of our Small Group POS plans, replacing them with two new Small Group PPO plans. We will move membership from the POS plans to the PPO plans when their groups renew in 2021:

- Platinum PPO – N: Members who had coverage under the 2020 Platinum POS plan will be covered by this PPO plan. Members will continue to access the Prime Network, which includes national coverage.
- Gold PPO – N: Members who had coverage under the 2020 Gold POS plan will be covered by this PPO plan. Members will continue to access the Prime Network, which includes national coverage.

We will be offering two Small Group EPO Digital/Virtual products – with a tiered cost-sharing benefit integrated with a dedicated app.

- Gold Virtual EPO - N: Members will have access to the Prime Network with access to QualCare in New Jersey and ConnectiCare in Connecticut, as well as national coverage via First Health. Virtual visits for certain services will be allowed via the EmblemHealth CarePortal app.
- Gold Virtual EPO - M: Members will have access to the Millennium Network. Virtual visits for certain services will be allowed via the EmblemHealth CarePortal app.