



Group Health Insurance Plan – Third-Party Administrator (TPA) Fact Sheet

As you may know, the City of Sparks group health insurance plan is moving to a new Third-Party Administrator (TPA). On January 1, 2024, the City of Sparks will switch from Hometown Health to UMR for 2024, 2025, and 2026. This fact sheet answers some FAQs about what this means.

Does a new TPA mean my insurance is changing? No – the big change is related to WHO processes our health insurance claims – that will be UMR and no longer Hometown Health. Your insurer is still the City of Sparks. Your benefits are the same unless the Group Health Care Committee (GHCC) and the City Council approve specific changes.

What else will I notice? The network of providers is changing to UMR. UMR has the largest nationwide network of providers. Locally, regionally, and nationally, members will have access to more hospitals and providers. With this change, you can now count on using Renown, St. Mary's, and Northern Nevada facilities.

How can I look for my provider on the UMR network? UMR's "Find a Provider" tool is the best way to look for a provider. The City of Sparks has selected the largest network available, United Healthcare Choice Plus. You can access the tool at <https://provider.umar.com/find-a-provider>.

What if my provider is not on the UMR network?

1. Give your provider the UMR flier with instructions for joining UMR's network. The flier can be found on the City's web site on the Benefits page.
2. You can use the "Find a Provider" tool to find an in-network provider.
3. You can continue to see a provider outside of UMR's network by paying the out-of-network deductibles, co-pays, and out-of-pocket maximums.

I have a chronic condition and my provider is not on the UMR network – will I still be able to get care after January 1? Yes, HR and UMR are working on continuity of care plans for the first 90 days for those members with out-of-network providers for chronic conditions. This is to allow extra time for the transition. If this is you, there is a form on the City's web site, on the Benefits page to request assistance with continuity of care.

What if my provider is working on pre-certifying a medical service scheduled after January 1, 2024? Hometown Health is still contracted for pre-certifications through December 31, 2023. As of January 1, 2024, pre-certification requests will be processed by UMR. UMR will honor pre-certifications processed by Hometown Health.

Do I need a doctor's order or referral for services like physical therapy? Yes. The plan document has always required that physical therapy and other similar services are prescribed based on medical necessity. This requirement has not always been applied by Hometown Health, but there is no change to the plan document.

Do I need a pre-certification for mental health services? No, mental and behavioral health services do not require pre-certification.

When will my new ID card arrive? New ID cards are being mailed out to all members at the address listed on file. You should receive your card before January 1, 2024.

Will my prescriptions change to UMR? Has my vision or dental coverage changed? No. Maxor still handles pharmacy benefits. VSP still provides vision benefits. The dental network is still Guardian. There is no change.

Who can I contact if I have questions? HR is available for administrative questions at hrstaff@cityofsparks.us. As of January 1, 2024, UMR's platform will allow members to call, chat, and send/receive secure messages with UMR customer service representatives. They can answer questions about claims and billing. The new UMR cards being mailed will have UMR's customer service phone number.

