

PHILOSOPHY OF CARE

At HMSA, we maintain the highest levels of quality health care for our members.

We maintain a mutually respectful relationship with our members and health care practitioners to promote effective, quality health care and service.

We value our members' health and well-being. Prevention is a key component of our comprehensive care programs resulting in lower risks of illness and better management of problems.

We hold the credentialed health care practitioners in our network to high standards of quality in the care and services that they provide and in the satisfaction of their patients.

We inform our members about how their health plan works, how network practitioners are compensated, and how utilization management supports the delivery of quality health care.

We encourage health care decision-making that's based on appropriate care and service and existence of coverage.

We reward appropriate decisions on care through financial incentives. We don't reward practitioners or other individuals for denying payment or coverage and actively discourage barriers to care and service.

We don't encourage decisions that result in underutilization and we don't provide financial incentives to utilization management decision-makers.

We afford our members and practitioners the right to voice complaints, appeal decisions, and receive timely responses from us.