



Hometown Health 2026 Individual and Family  
PPO Discontinuation  
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# Effective 1/1/2026 IFP PPO will no longer be available

- Why are we terminating this plan?
  - We are the only Health Plan in Northern Nevada that offers a PPO for Individual and Family Plans
  - Misalignment with the market has led to adverse selection
  - Adverse selection leads to poor risk and high plan costs
  - High plan costs lead to unsustainable premium increases and member dissatisfaction
  - Our PPO plan was unsustainable



## How will members be notified?

- Letter mailed on 8/29/2025 to each member
- New enrollees as of 10/1/2025, 11/1/2025 and 12/1/2025 will be mailed a letter
- Multiple member emails to be sent September-December 2025
- Renewal email on 11/1/2025
  - Link to renewal will be available in this email and discontinuation notification
  - Broker will receive renewal email with language prior to 11/1/2025

## How will brokers be notified?

- In person Broker Summit 8/22/2025
- Monthly broker newsletter
- Renewal email prior to 11/1/2025
  - Link to renewal will be available in this email and discontinuation notification

## Will members be offered an alternative plan?

- YES
  - An equivalent EPO ( Exclusive Provider Organization) plan
- Members will either be able to renew on presented EPO renewal plan or any other available Individual and Family Plan ( HMO or EPO)
- For coverage effective 1/1/2026 members can renew on a plan between 11/1/2025-12/31/2025
- For coverage effective 2/1/2025 members can renew between 1/1/2026-1/15/2026.

# Will members be auto renewed if they do elect a plan?

- No
  - 2025 PPO members must select a renewal plan OR
  - Brokers can select a renewal plan
- Current HMO and EPO members will be auto renewed for 2026
- Nevada Division of Insurance (DOI) will not allow us to auto renew PPO members to the equivalent EPO.



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# What happens if a renewal plan is not selected?

PPO members coverage will terminate as of 1/1/2026

Members will receive a termination email the first week of January 2026 and a letter of termination in the month of January



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# How can a PPO member change their renewal plan?

RENEWALS	EFFECTIVE DATE
Submitted November 1, 2025-December 31, 2025	January 1, 2026
Submitted January 1, 2026-January 15, 2026	February 1, 2026

Renewals must be submitted through Salesforce either by the member OR broker





Is the member's coverage terminates  
can they enroll?

**NO**

**A renewal plan must be submitted for coverage to  
continue as of 1/1/2026**

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# What is the difference between a PPO and EPO plan?

## PPO

### Preferred Provider Organization

- Nevada Statewide Providers
- Outside of Nevada Providers contracted
  - Barton Healthcare
  - Tahoe Forest Healthcare
- Out of network routine care benefits
- Out of network coverage for emergency and urgent care
- Any contracted Primary Care ( PCP ) can be used
- No referral needed from PCP on most services
- Highest cost monthly premium

## EPO

### Exclusive Provider Organization

- Nevada Statewide Providers
- No out of network coverage for routine care
- Out of network coverage for emergency and urgent care
- Any contracted Primary Care (PCP) can be used
- No referral needed from PCP on most services
- Lower cost monthly premium

# HOMETOWN HEALTH WEBSITE RESOURCE FOR MEMBERS/BROKERS

- <https://www.hometownhealth.com/individual-and-family/>

## Individual and Family Plans

*Find plans for Individuals and Families.*

Individual & Family PPO Discontinuation FAQ

As of January 1, 2026, Hometown Health will no longer offer an Individual & Family PPO plan. Members currently enrolled in an Individual & Family PPO plan will be offered an alternative EPO (Exclusive Provider Organization) plan.

Do you have questions? Here are answers to help you better understand why we are making this change and what action should be taken to continue coverage.

+ Why is the Individual & Family PPO plan no longer being offered?

To continue to provide high-quality affordable plans that better meet the needs of our members today and into the future, the decision was made to sunset the Individual & Family PPO plan and encourage members on that plan to select an EPO plan option,

+ When is my plan being discontinued?

+ How will I be notified?

+ Will I be offered an alternative plan?

+ Will I be required to notify you if I would like to enroll in the EPO plan?

+ Will my coverage continue if I do not select a new plan?

+ Will I be able to see the same providers and will they be in network for my new plan?

+ When can I make changes to my plan for 2026?

+ Who can I call if I have questions?

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# How can members see if their provider is contracted with our EPO?

- Our online provider directory  
[https://www.hometownhealth.com/provider\\_directories/](https://www.hometownhealth.com/provider_directories/)

## Nevada EPO Network

This network is for Individual EPO plans or a Commercial EPO plan through an employer. Your ID card should say "EPO" above your member number.

Nevada EPO Network

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# TYPES OF INDIVIDUAL & FAMILY PLANS 2026

HMO SENSIBLE	HMO Health Maintenance Organization	EPO Exclusive Provider Organization
<b>MEMBERS ALLOWED TO SEE:</b> <ul style="list-style-type: none"> <li>Renown HMO access to Renown Network providers; must have a Renown Primary Care Physician (PCP)</li> </ul> <b>PCP Referral required</b>	<b>MEMBERS ALLOWED TO SEE:</b> <ul style="list-style-type: none"> <li>Renown HMO access to Renown Network providers; must have a Renown Primary Care Physician (PCP)</li> </ul> <b>PCP Referral required</b>	<b>MEMBERS ALLOWED TO SEE:</b> <ul style="list-style-type: none"> <li>May have a Renown PCP or a Hometown Health-contracted Provider</li> </ul>
<b>PLANS COVER IN-NETWORK BENEFITS ONLY, UNLESS:</b> <ul style="list-style-type: none"> <li>Conditions determined to be emergent or urgent</li> <li>Services not available within contracted network, received prior authorization from plan</li> <li>Members use the Renown SENSIBLE HMO Network</li> </ul>	<b>PLANS COVER IN-NETWORK BENEFITS ONLY, UNLESS:</b> <ul style="list-style-type: none"> <li>Conditions determined to be emergent or urgent</li> <li>Services not available within contracted network, received prior authorization from plan</li> <li>Members use the Renown HMO Network</li> </ul>	<b>PLANS COVER IN-NETWORK BENEFITS ONLY, UNLESS:</b> <ul style="list-style-type: none"> <li>Conditions determined to be emergent or urgent</li> <li>Services not available within contracted network, received prior authorization from plan</li> <li>Members use the Nevada EPO Network</li> </ul>
<b>BENEFITS OF THE SENSIBLE PLAN:</b> <ul style="list-style-type: none"> <li>Lowest monthly premiums</li> <li>Specialized network of Renown providers and facilities</li> <li>Simplified network referrals/authorizations</li> </ul>	<b>BENEFITS OF AN HMO:</b> <ul style="list-style-type: none"> <li>Lower monthly premiums</li> <li>Specialized network of Renown providers and facilities</li> <li>Simplified network referrals/authorizations</li> </ul>	<b>BENEFITS OF AN EPO</b> <ul style="list-style-type: none"> <li>Ability to see a provider without needing a referral from a PCP</li> <li>Larger network of providers</li> </ul>

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# Will my client(s) still be able to use Barton Health & Tahoe Forest after 1/1/2026?

- **In some cases, yes**
- **The member would need to complete a continuity of care request form**
- **Form would have to be approved by our internal authorization team**
- **The form must be submitted within 30 days of the termination of product**
  - No later than January 30, 2026
- **If approved the provider will be contacted by our team to work on a letter of agreement**



# Who can I call if I have questions about my client's renewal?

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