

Save with Keystone HMO Proactive

Keystone HMO Proactive health plans are our most popular for good reason! You can get high-quality care and save money. Not only is your monthly premium lower, but you save even more when you use doctors and hospitals in Tier 1 – Preferred.

Save with a tiered network plan

For our Keystone HMO Proactive health plans, we've grouped our in-network providers into three tiers. Doctors and hospitals that offer high-quality care at a lower cost are in Tier 1 – Preferred.

50% of in-network doctors and hospitals are in Tier 1 – Preferred

Tier 1 – Preferred	 
Tier 2 – Enhanced	  
Tier 3 – Standard	   

What you need to know about Keystone HMO Proactive:

- You will select a PCP to coordinate your care and refer you to specialists.
- You can visit any doctor or hospital in the Independence Blue Cross network once you have a referral (referrals not needed for OB/GYN, mammograms, mental health, or emergency care).
- Some services cost the same across all tiers, like preventive care, emergency room visits,* and urgent care.
- You pay the lowest out-of-pocket costs when you use doctors and hospitals in Tier 1 – Preferred.
- You can use Tier 1 providers for some covered services and Tiers 2 or 3 for others.



Save even more

Keystone HMO Silver Proactive Select | Keystone HMO Silver Proactive Value

These lower-premium options are only available when you purchase directly from Independence Blue Cross. Keystone HMO Silver Proactive Select has no deductible for any services when you use Tier 1 providers. Keystone HMO Silver Proactive Value includes a deductible for Tiers 1 – 3 for some services.

Keystone HMO Silver Proactive Lite | Keystone HMO Silver Proactive Essential

These plans offer a lower premium for those shopping with a tax credit on Pennie. They include a deductible for Tiers 1 – 3 for some services.

*If you are admitted to an in-network hospital from the emergency room, the cost-sharing for inpatient hospital care, including medical care provided by an in-network professional provider, will apply based on the tier of the in-network hospital or in-network professional provider. If you are admitted to an out-of-network hospital following an emergency room admission, the Tier 3 – Standard level of benefits will apply. For non-emergency care, you must use in-network providers.

Keystone HMO Proactive hospital tier placements

Tier 1 – Preferred \$

Pennsylvania

Bucks

Doylestown Hospital
Grand View Hospital
Jefferson Health — Bucks Hospital
Prime Healthcare — Lower Bucks Hospital
Rothman Orthopaedic Specialty Hospital
St. Luke's University Health Network — Quakertown Campus

Chester

Penn Medicine — Chester County Hospital
Tower Health — Phoenixville Hospital

Delaware

Crozer-Chester Medical Center
Delaware County Memorial Hospital
Taylor Hospital

Lehigh

St. Luke's University Health Network — Allentown Campus
St. Luke's University Health Network — Bethlehem Campus

Montgomery

Jefferson Health — Einstein Medical Center Montgomery
Holy Redeemer Hospital and Medical Center
Jefferson Health — Abington Hospital
Jefferson Health — Lansdale Hospital
Prime Healthcare — Suburban Community Hospital
Tower Health — Pottstown Memorial Medical Center

Philadelphia

Jefferson Health — Einstein Medical Center
Jefferson Health — Frankford Hospital
Jefferson Health — Torresdale Hospital
Prime Healthcare — Roxborough Memorial Hospital
Temple University Hospital — Jeanes Campus
Temple Health — Chestnut Hill Hospital
Wills Eye Hospital

New Jersey

Camden

Cooper University Hospital

Warren

Hackettstown Community Hospital

Tier 2 – Enhanced \$\$

Pennsylvania

Philadelphia

Children's Hospital of Philadelphia
Shriner's Hospital for Children
Temple Health — Fox Chase Cancer Center
Tower Health — St. Christopher's Hospital for Children

New Jersey

Camden

Virtua Our Lady of Lourdes Hospital

Salem

Memorial Hospital of Salem County

Delaware

New Castle

A.I. DuPont Hospital for Children

Tier 3 – Standard \$\$\$

Pennsylvania

Berks

St. Joseph Medical Center
Tower Health — Reading Hospital and Medical Center

Bucks

Trinity Health — St. Mary Medical Center

Chester

Main Line Health — Paoli Hospital

Delaware

Main Line Health — Riddle Hospital
Trinity Health — Mercy Fitzgerald Hospital

Lancaster

Ephrata Community Hospital
Penn Medicine — Lancaster General Hospital

Lehigh

Lehigh Valley Hospital — 17th Street
Lehigh Valley Hospital — Cedar Crest
Lehigh Valley Hospital — Muhlenberg

St. Luke's University Health Network — Sacred Heart Campus

Montgomery

Main Line Health — Bryn Mawr Hospital
Main Line Health — Lankenau Medical Center

Philadelphia

Jefferson Health — Methodist Hospital
Penn Medicine — Hospital of the University of Pennsylvania
Penn Medicine — Penn Presbyterian Medical Center
Penn Medicine — Pennsylvania Hospital
Temple University Hospital — Episcopal Campus
Temple University Hospital
Jefferson Health — Thomas Jefferson University Hospital
Trinity Health — Nazareth Hospital

New Jersey

Burlington

Virtua Marlton Hospital
Virtua Memorial Hospital
Virtua Willingboro Hospital

Camden

Jefferson Health — Cherry Hill Hospital
Jefferson Health — Stratford Hospital
Jefferson Health — Washington Township Hospital
Virtua Voorhees Hospital

Gloucester

Inspira Medical Center — Woodbury

Hunterdon

Hunterdon Medical Center

Mercer

Capital Health System — Fuld Campus
Capital Health System — Hopewell Campus
Robert Wood Johnson University Hospital at Hamilton

Salem

Inspira Medical Center — Elmer

Warren

St. Luke's University Health Network — Warren Campus

Delaware

New Castle

Christiana Care Health System — Christiana Hospital
Christiana Care Health System — Wilmington Hospital
St. Francis Hospital

Maryland

Cecil

Union Hospital

Updates are made periodically to our network and provider tiering. To get the latest information, visit ibx.com/providerfinder. Select *Keystone HMO Proactive* under Your Plan for the tiers to display.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

