Harvard Pilgrim Health Care

a Point32Health company



National Access/National Access EPO

The National Access/National Access EPO product is Harvard Pilgrim's newest plan design for employer-sponsored coverage. With nationwide access and no requirements for primary care providers (PCPs) or referrals, this plan design offers increased flexibility, convenience and choice.

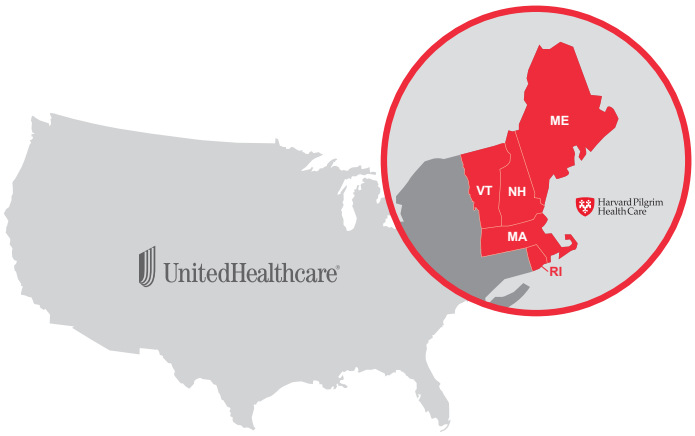
- **Convenient:** Supports employers with multiple locations and employees living anywhere in the United States.
- **Cost effective:** Offers a lower cost option to PPO plans.
- **Complete access:** Offers nationwide access in addition to our robust regional network for more complete in-network coverage.
- **Flexible:** Removes requirements for PCPs and specialist referrals. HSA option available.
- **Service excellence:** Offers a consistent member service experience nationwide.
- **Product parity:** Allows employers to offer a consistent benefit design to all employees regardless of where they reside within the United States.

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Product Overview

The National Access/National Access EPO product relies on a robust nationwide network exclusive to Harvard Pilgrim's portfolio to deliver affordable and convenient care wherever employees live or work in the United States. Unlike traditional PPO plans that have in and out of network access, all care delivered through the EPO product maintains an in-network level of benefits.

- For in-network care received in the five (5) New England states, health plan members use the Harvard Pilgrim network.
- For in-network care received in the remaining 45 states, health plan members use the UnitedHealthcare network.



Plan Pairing Options

Large Group: The National Access/National Access EPO product can be paired with a variety of our other plan designs for increased flexibility and choice.

- Paired with HMO, PPO or POS plans.*
- Cannot be paired with our Access America plans due to eligibility requirements.

Massachusetts & Maine Merged Market | New Hampshire Small Group: The National Access/National Access EPO product pairing requirements offers employers options to meet the various needs of their employees.

- The National Access/National Access EPO can be paired with HMO plans only.
- The National Access/National Access EPO cannot be paired with our limited network product, Focus Network HMO.
- In Massachusetts, National Access/National Access EPO can act as the second option for out of area members or the third plan option for groups with 20 enrolled subscribers.

Availability

NEW for 2027: National Access and National Access EPO plans are now available to Maine merged market and New Hampshire small group employers and members. These plans were introduced to Massachusetts merged market and large group (51+ FTEs) employers in 2026 and are expanding to Maine and New Hampshire effective January 1, 2027.

Interested in more affordable plan designs with nationwide access?
Contact us to find out if this product is right for your organization's needs.

* Offering National Access/National Access EPO with more than one other product type requires underwriting review.

Available to Harvard Pilgrim accounts sitused in Massachusetts, New Hampshire, Rhode Island and Maine with 51 or more FTEs, as well as Massachusetts merged market for plans with effective dates of January 1, 2026 and beyond. National Access/National Access EPO product cannot be paired with Access America products. Plan names vary by market; National Access offered in Maine; all other markets offered National Access EPO.