

Fact Sheet

Company overview

HAP is a subsidiary of Henry Ford Health System – one of the nation’s leading health care systems. HAP provides coverage to individuals, companies and organizations. We partner with doctors, employers and community groups to improve the overall health of every community we serve. Our mission is to enhance the health and well-being of the lives we touch.

Company highlights:

- Founded in 1960
- Based in Detroit, Michigan
- 570,000 members and 1,100 employees
- 90 percent of our premium revenue is spent on funding health care services for our members

Phone: **(800) 422-4641**

Member website: **hap.org**

Governance

HAP has a diverse volunteer board of directors that represents a variety of industries that include education, automotive, financial services, consumer services, labor and health care.

Nationally recognized for quality and customer satisfaction

HAP is proud to be one of the first health plans in Michigan to receive accreditation from the National Committee for Quality Assurance. NCQA is a nonprofit organization dedicated to improving the quality of health care. And we’ve been accredited every year since. Today, more than 20 years later, we continue our commitment to clinical excellence and providing quality service at every turn.

Subsidiaries and business partnerships

- **Alliance Health and Life Insurance Company®** – Alliance offers fully insured and experience-rated PPO and EPO products.
- **ASR Health Benefits** – ASR Health Benefits is a full-service, third-party administrator in Grand Rapids, Michigan. HAP and ASR Health Benefits offer competitive options for employers seeking to self-fund their health benefit costs. The HAP-ASR combined provider network offers a statewide network solution.

- **HAP Midwest Health Plan** – HAP Midwest is a licensed HMO where members are entitled to and provided with the same services, benefits and conditions as traditional Medicare and Medicaid (using the HAP Empowered name). This includes Children’s Special Health Care Services, the Healthy Michigan Plan and MICHild. HAP Midwest is available to those who are dual eligible for Medicare and Medicaid.
- **HAP Preferred, Inc.** – HAP Preferred is a PPO network of providers leased to third-party administrators and health and welfare funds. It includes leading medical professionals and premier hospitals committed to quality health care.
- **Health Alliance Administrators, Inc.** – HAA is a managing general agency that provides quoting, marketing, training support, enrollment and servicing assistance to agents for HAP and Alliance Health and Life Insurance Company (2-99 employees), as well as HAP individual products.

Community stewardship

HAP is known for community giving and volunteerism. HAP employees volunteer for many community events each year. HAP’s charitable giving and community outreach focuses on wellness, youth, education, diversity, community development and arts and culture.

Network

HAP’s vast network includes the leading doctors, hospitals and health systems in Michigan. Statewide and national provider network solutions are available through strategic partnerships with Physicians Care Network, Cigna® and NationCare for Michigan-based companies with members living outside the state.

Worldwide coverage

Emergency services and urgent care are covered wherever you go.

Assist America

Only HAP offers members free global emergency services when travelling 100 miles or more away from home, plus 24/7 identity theft protection to safeguard their name and credit history.

Products

HAP is a full-service health insurance company with distinct product portfolios:

- **Employer group plans** – HMO, PPO, EPO, Choice Network and consumer-driven health plans.
Employer groups receive fast, accurate and courteous service from knowledgeable, local experts through HAP Direct. Timesaving online tools make it easy to do business with HAP. Employers can enroll and disenroll employees, access invoices and check rosters at hap.org.
- **Health Engagement program** – offers employees incentives to adopt a healthier lifestyle.
- **Individual plans** – HAP plans – HMO, PPO and health savings account – are for individuals and families not covered through employer health insurance.
- **Medicare** – HAP Medicare Solutions offer HMO and PPO health plans, prescription drug plans and Medicare Supplement plans for individuals and employer-sponsored employees and retirees.
- **Medicaid** – HAP Midwest Health Plan is an HMO based in southeast Michigan with about 10,000 enrollees in Medicare and Medicaid (using the HAP Empowered name).
- **Self-funded** – ASO and ASR health benefits offer competitive options for employers and health and welfare funds seeking to self-fund their health benefit costs.
- **Network leasing** – HAP Preferred, Inc. is a PPO network that can be administered by third-party administrators and health and welfare funds.

Pharmacy programs

HAP pharmacists ensure members have access to the highest quality medications at affordable rates while maintaining an evidence-based drug formulary and managing specialty drugs. As part of our medication therapy management program, HAP pharmacists counsel seniors with chronic conditions and their doctors to make taking multiple medications less confusing, safer and more affordable.

Health and wellness programs

- **Preventive and wellness services:** HAP covers preventive services, including cancer screenings, physicals, flu shots and more.
- **Worksite Wellness programs:** free or low-cost preventive services and health education for the workplace.
- **iStrive® for Better Health:** online health assessment and digital coaching.
- **Easy-to-understand educational tools:** We help members manage their plan benefits and overall health.

HAP Care Management

HAP's care management team helps our members reach their optimum state of health by matching chronically ill members with the support they need to return to health or manage their long-term health conditions. Our multidisciplinary team partners with providers and health systems to offer comprehensive care coordination services to avoid gaps in care, improve communication, reduce avoidable readmissions and empower members to take better control of their own health.

Behavioral health

Specially trained social workers, psychologists and counselors provide integrated behavioral and medical disease management services to members with mental health and substance abuse conditions.

HAP Member Discounts

The HAP Member Discounts program offers members valuable discounts on health and wellness activities and venues and other extras. Members also save money on museums, attractions, lodging and shopping. Some participating programs include Weight Watchers®, AAA, FitnessWorks and many more.

HAP and its subsidiaries do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

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