HEALTH CHOICES

River Valley
HEALTH NETWORK



RIVER VALLEY HEALTH NETWORK PROVIDER DIRECTORY

River Valley Health Network provides access to trusted healthcare providers throughout southwest Minnesota. The network includes Mankato Clinic, along with a variety of local primary care providers, specialists and healthcare facilities.

Mankato Clinic Providers

- **Mankato Clinic**
- **Mankato Clinic Endoscopy Center**
- **Mankato Clinic Pain Management**

River Valley Health Network

- Mankato Surgery Center
- The Orthopaedic & Fracture Clinic (OFC)
- Rivers Edge Hospital
- Ridgeview - Le Sueur, Sibley, Two Twelve Surgery Center, Orthopedic Institute
- Children's Minnesota Hospital and Clinics
- Children's Heart Clinic
- Gilette Children's Specialty
- Arthritis and Rheumatology Consultants
- DaVita Dialysis at Mankato
- Handi Medical
- Hazelden Betty Ford
- Natera, Inc.
- Neb Doctors
- PrairieCare
- Reliable Medical Supplies

Mayo Clinic

- Mayo Clinic Health System
  - Emergency Services, Childbirth/ Delivery, Radiation Oncology, Oncology, Reconstructive Surgery, Palliative Care
- Mayo Clinic Health System & Mayo Clinic
- **Authorized Referral Required: All other services**

Authorized Referral Only

- M Health Fairview
- Abbott Northwestern (Allina)
- New Ulm Medical Center

The River Valley Health Network is under construction, and the initial network directory will be available at Open Enrollment. A list of network providers can be found on the back page of this notification.

Beginning January 1, 2027, you and your family will be able to access the River Valley Health Network for your healthcare. Your member cost sharing and covered benefits are identical to last year, however, in 2027, you must receive care from or be referred by a network provider. Additional information about how your plan works is listed below. To find specific benefit information, please refer to your Summary Plan Document (SPD).

Mankato Clinic Providers

When you receive services at a Mankato Clinic Office, you will pay a $40 copayment, unless the service is considered preventive. Certain services are considered preventive and covered at 100%, not subject to member cost sharing.

River Valley Health Network

When you receive services from a River Valley Health Network provider, not the Mankato Clinic, you pay coinsurance (a percent of the cost of the service) and deductibles (the amount you must pay before the plan pays anything). The amounts are specific to the service and location where the service is received and are listed in the SPD. Certain services are considered preventive and covered at 100%, not subject to member cost sharing.

Mayo Clinic Health System & Mayo Clinic - Only specific services are covered at Mayo Clinic Health System without a plan authorized referral from a network provider.

Mayo Clinic Health System

No referral required:
Emergency Services, Childbirth/Delivery, Radiation Oncology, and Palliative Care

Member pays the same as the River Valley Health Network member cost sharing.

Mayo Clinic Health System

Authorized Referral Required:
All other services at Mayo Clinic require a plan authorized referral from your River Valley Health Network provider.

When you are referred by a River Valley Health Network provider that is authorized by Health Choices, members pay the River Valley Health Network member cost sharing.

Out-of-Network Care - When a network provider determines you need care not available in the River Valley Health Network, the provider will submit a referral request to Health Choices for the needed care. Health Choices will review the request and, when authorized, work with the network provider to identify the highest-value provider for the care you need. Health Choices will coordinate the needed care with you, your network provider, and the referred provider. When you receive care according to an authorized referral, services are covered at the River Valley Health Network rate and member cost sharing amount.

Emergency Care is always covered at the network rate and member cost sharing amounts regardless of the emergency care provider's network status.

When a member receives non-emergency services from a non-network provider, without a Health Choices authorized referral from a network provider, the services are not covered, even if they are medically necessary. Only services received from network providers are covered without a Health Choices authorized referral.