

Harbor Health

Welcome to Harbor Health

Your guide to your Harbor Health
Insurance Individual/Family Plan





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Welcome to Harbor Health!

As a Harbor Health Insurance Plan member, you're part of a new kind of health plan: one created with our own providers.

Figuring out a new health plan isn't always easy, but we're here to help you find your way to fast, high-quality care that fits your needs.

After all, at Harbor Health, we have a saying: Health is a team sport.

So welcome to the team, partner! We look forward to keeping you well—together.

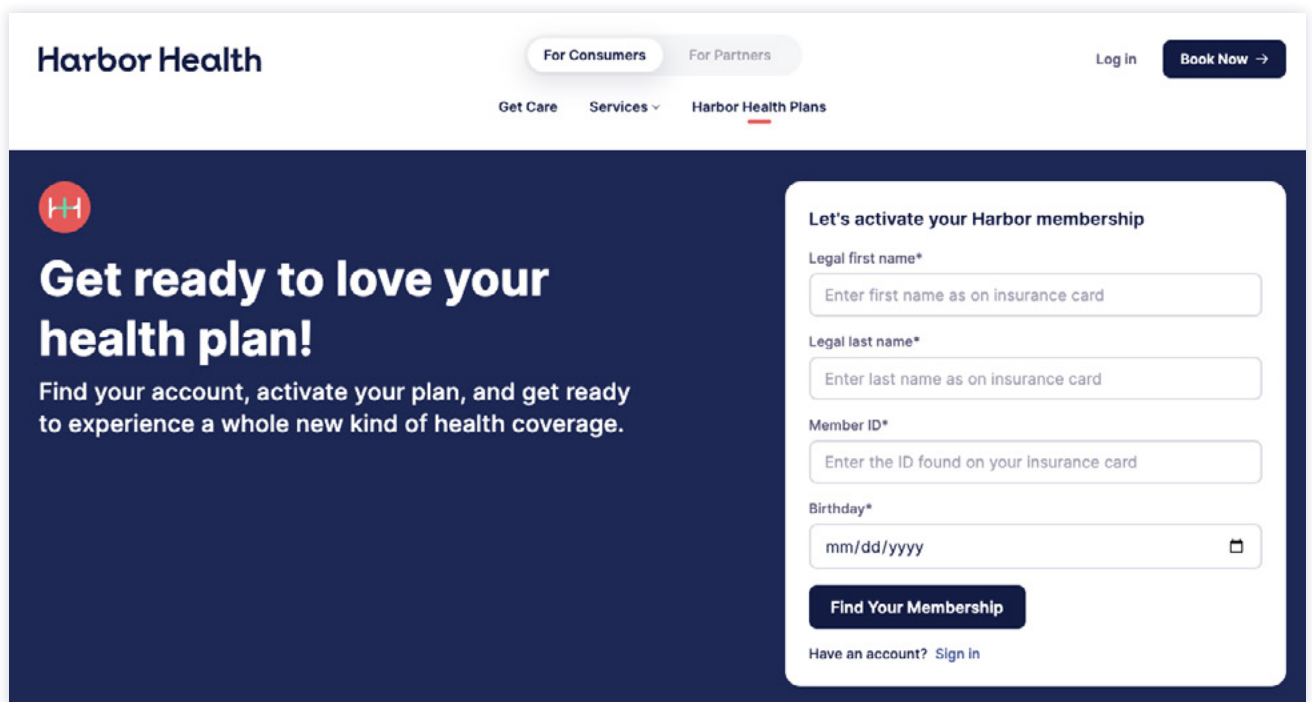


Need help? Talk to Harbor Health!

Reach out to the friendly folks at Harbor Health Member Support at (855) 481-0225.

How to activate your Member Portal

- 1 Step One**
Visit HarborHealth.com/Plans/Activate.
- 2 Step Two**
Enter your first name, last name, Member ID (found on your Member ID card), and birthday.
- 3 Step Three**
Click "Find your membership".
- 4 Step Four**
Make a note of the username and password you create. You'll need it to log on to your Member Portal in the future.



The screenshot shows the Harbor Health website's activation page. The header includes the Harbor Health logo, navigation links for 'Get Care', 'Services', and 'Harbor Health Plans' (which is underlined), and buttons for 'Log in' and 'Book Now'. The main content area has a dark blue background with a white box for activation. On the left, it says 'Get ready to love your health plan!' and 'Find your account, activate your plan, and get ready to experience a whole new kind of health coverage.' On the right, the form is titled 'Let's activate your Harbor membership' and includes fields for 'Legal first name*', 'Legal last name*', 'Member ID*', and 'Birthday*'. Each field has a placeholder text: 'Enter first name as on insurance card', 'Enter last name as on insurance card', 'Enter the ID found on your insurance card', and 'mm/dd/yyyy' respectively. A 'Find Your Membership' button is at the bottom of the form, and a link 'Have an account? Sign in' is below it.

Harbor Health

For Consumers For Partners

Log in Book Now →

Get Care Services ▾ Harbor Health Plans

Get ready to love your health plan!

Find your account, activate your plan, and get ready to experience a whole new kind of health coverage.

Let's activate your Harbor membership

Legal first name*

Enter first name as on insurance card

Legal last name*

Enter last name as on insurance card

Member ID*

Enter the ID found on your insurance card

Birthday*

mm/dd/yyyy

Find Your Membership

Have an account? [Sign in](#)

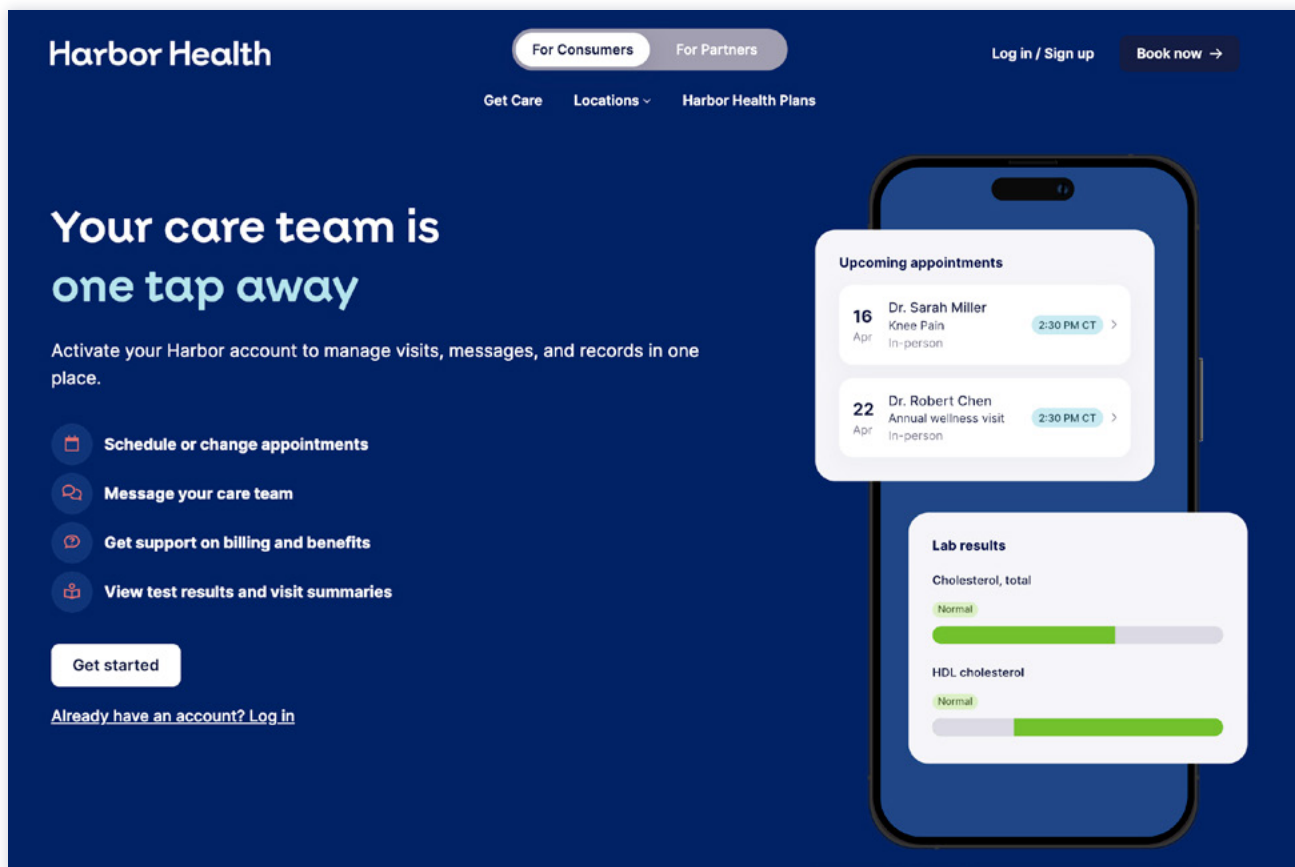
How to use your Member Portal

Your Harbor Health Member Portal is home for all things related to your health plan.

Log on to find your digital Member ID card, see coverage details, search for in-network providers, and more.

Logging on

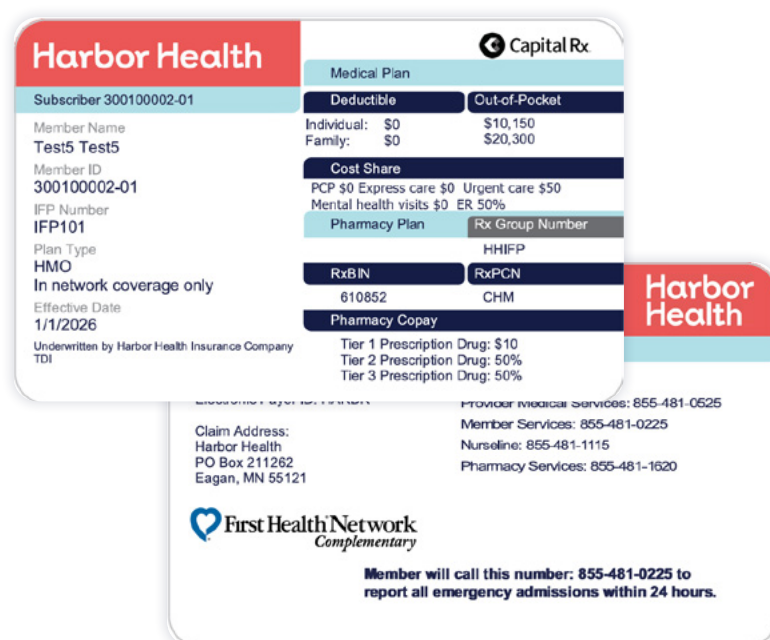
- Step One**
To log on, visit the [Member Portal login page](#).
- Step Two**
Enter the username and password you created when you activated your Harbor Health Insurance account.



Helpful hint #1

Always keep your Member ID card handy: You never know when you might need it!

Your Member ID card shows your important plan details. Keep it for your own reference—and be sure to show it (front and back) at medical visits.



Helpful hint #2

Get the most out of your plan: Book your wellness visit with a Harbor Health clinician



Your Harbor Health Insurance Plan isn't like any other: it's designed to cover the care that you and your health team decide on together.

We think it's the best way to keep you healthy and save you money.

To get a head start on your best health, we recommend you book a wellness visit at a Harbor Health clinic.

You can meet your health team, discuss your goals, and get on the path to paying as little as possible out-of-pocket for the care you need this year.

Book your visit at [HarborHealth.com](https://www.harborhealth.com) or by calling (855) 481-0225.

How to reduce your cost share



You can see any network provider who participates in the plan.

However, your primary care team is your first point of contact for non-emergency, general health concerns. They can help evaluate your current symptoms or diagnosis and guide you toward the appropriate next steps. Your primary care team plays a key role in connecting you with specialists and ensuring continuity across your broader care team. A primary care team includes the primary care provider and may include other medical professionals such as a dietitian, health care coach, and others depending on your health care needs.

Your primary care team can also help you select a provider if you need to be treated by a network specialist or other network provider. If you follow the agreed upon next steps and obtain a referral or medical order from your primary care team, you will be responsible for a lower cost share for certain services. If you do not obtain a referral or medical order from your primary care team, you will be responsible for a higher cost share.

To be eligible for a reduced cost share for an office visit with a network specialist (for example, a cardiologist, orthopedist, neurologist, etc.), you must always obtain a referral from your primary care team.

Once you've been referred to a network specialist by your primary care team, the network specialist can write a medical order for certain services, such as diagnostic tests and outpatient rehabilitation and you will be responsible for a lower cost share.

Note: Reduced cost share may not be available for all plans. Please consult your summary of benefits and coverage for more information. If your benefit plan includes a reduced cost share, make sure to get a referral from your primary care team before seeing a specialist. This will help you get the lower cost for your visit.

To be eligible for a reduced cost share for an office visit with a network specialist (for example, a cardiologist, orthopedist, neurologist, etc.), you must always obtain a referral from your primary care team.

Helpful hint #3

Need care quick?

Make an appointment into a Harbor Health express care location for convenient care for common ailments, minor injuries, and more.

The best part? Your health team will always be in the loop about express care visits!

Harbor Health express care	Urgent care	Emergency room
Out-of-pocket cost = \$0*	Out-of-pocket cost = \$80*	Out-of-pocket cost = \$500*
Visit for minor illness and injuries:	Visit for minor illness, injury and non-life-threatening needs	Visit for serious, life-threatening symptoms or injuries that can't wait:
✓ Fever ✓ Cough or cold ✓ Rash ✓ Minor burns ✓ Twisted ankle ✓ Sinus infection	✓ X-Rays ✓ IVs ✓ Stitches ✓ Severe flu symptoms ✓ Minor fractures	✓ Broken bones ✓ Chest pain ✓ Shortness of breath ✓ Loss of consciousness ✓ Uncontrolled breathing ✓ Severe abdominal pain

*Actual out of pocket costs vary by plan.

This guide is for general informational purposes only. For medical emergencies, call 911 or go to the nearest emergency room. Always follow the advice of your health care provider.

If you're unsure about your symptoms or need guidance on what to do next, Harbor Health's nurse help line is a great place to start. It's especially helpful for non-emergency concerns—like new or worsening symptoms, questions about care options, or deciding whether you should schedule a visit, try Express Care, or seek more immediate treatment. A licensed nurse can walk you through your symptoms and help you choose the right next step. If it's an emergency, always call 911. Otherwise, you can reach the Harbor Health nurse help line at (855) 481-1115.

How your Harbor Health Insurance Plan works



Harbor Health is more than an insurance plan. It's a health plan backed by a medical group, giving you coverage and care that are built to work together.

We actually started as an Austin-based clinic group in 2022. Then, we made our own insurance plans (with help from our own doctors) to keep our members healthy without the headache of traditional insurance plans.

[Search our Provider Directory to find in-network clinicians](#)



Harbor Health has 17 clinics in Austin, including 10 former Village MD clinics

We also partner with other providers, specialists and hospitals across Texas so that you can always get the care you need.

Beginning in 2027, we will be expanding into Dallas, El Paso, and San Antonio, too.



With Harbor Health, you get more than a doctor's visit

When you see a Harbor Health clinician, you get more than a quick visit with your doctor—you get the support of an entire health team.

At Harbor Health, we support your whole health. Whether it's care for cold and flu, chronic conditions, mental health, or more, your health team is here to coordinate the care you need to stay well. And when you work with Harbor Health clinicians, you almost never pay out of pocket for [most plans](#)!

Using your pharmacy benefits

Getting your prescription meds should be easy and affordable. That's why Harbor Health partners with Judi Rx—the leader in modern pharmacy benefit management.

Your plan's pharmacy perks



Easy access to benefits

Once your plan is active, you can log into your Harbor Health Member Portal to view benefits, manage prescriptions, check costs and copays, and more



Expert support

Every Judi Rx support agent has pharmacy or clinical certifications—so that you can get clear, qualified help when you need it



Hassle-free delivery

Save time and have your medications securely shipped to you from Costco Pharmacy

Helpful links



[Search for prescriptions here](#)



[Find your local pharmacy here](#)



[Find more resources here](#)

Make a claim, request a grace refill, and more

For questions about your plan's prescription coverage, call **(855) 481-1620**

How to find in-network care



Step 1: Make sure you have an In-Area plan

If you and/or your dependents live or work in our service area, you've got an In-Area Harbor Health Insurance Plan.

Step 2: Visit our Provider Directory

Visit Harbor Health's Provider Directory at harborhealth.com/plans/network-search?type=providers.



Step 3: Search for what you need

With our search tool, you can look up providers, facilities, or pharmacies and medications covered under your plan. Just type in and choose the information that applies to you and your needs. Then click "Start Search."

Note: all fields are required to start your search

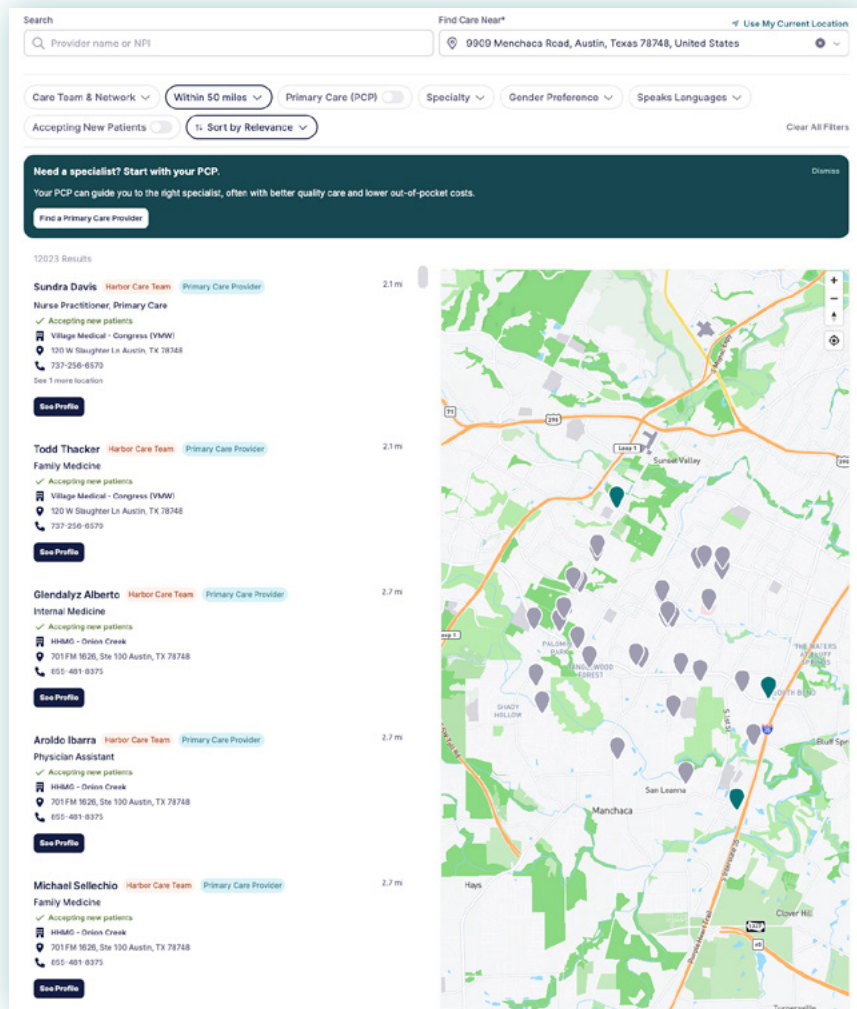
The screenshot shows the 'Search the Harbor Health Network' interface. At the top, it says 'Find in-network doctors, specialists, hospitals, and facilities covered by your plan.' Below this are three tabs: 'Providers' (Find primary care providers, specialists, and care teams), 'Facilities' (Locate hospitals, urgent care centers, and other facilities), and 'Pharmacies & Medications' (Find information on pharmacies and formulary (covered drugs)). The search form includes three required fields: 'Plan Type*' (dropdown menu showing 'Individual & Family Plan'), 'Coverage Year*' (dropdown menu showing 'Select a coverage year'), and 'Find Care Near*' (text input showing 'Austin, Texas 78748, United States' with a location pin icon and a 'Use My Location' link). A 'Start Search' button is located below the form. At the bottom, a pink banner states 'INCLUDED IN YOUR HARBOR PLAN' and 'Most members pay \$0 for primary care', followed by the text 'Your Harbor Care Team is ready for you at our in-house clinics or through a virtual visit' and two buttons: 'Book Now' and 'Meet the Harbor Care Team →'.

Step 4: Choose the care or provider that's right for you

After you search, in-network results will appear. You can filter results in the tiles below and to the right of the search bar. Once you find the right provider or location, click "See Profile" to view more information. You can use the contact information to call and schedule an appointment.

Important Tips:

- Please make sure you use the search tool found on Harbor's website—it has the most up to date network information.
- If you have an In-Area plan, please do not search the Out of Area providers. The Harbor Health network is specially built for our members.
- Note that, for pharmacy or medication searches, you will be taken to the Judi Rx search tool. Judi Rx is our trusted pharmacy partner. Simply type in your location and pharmacy name to find in-network pharmacies near you.



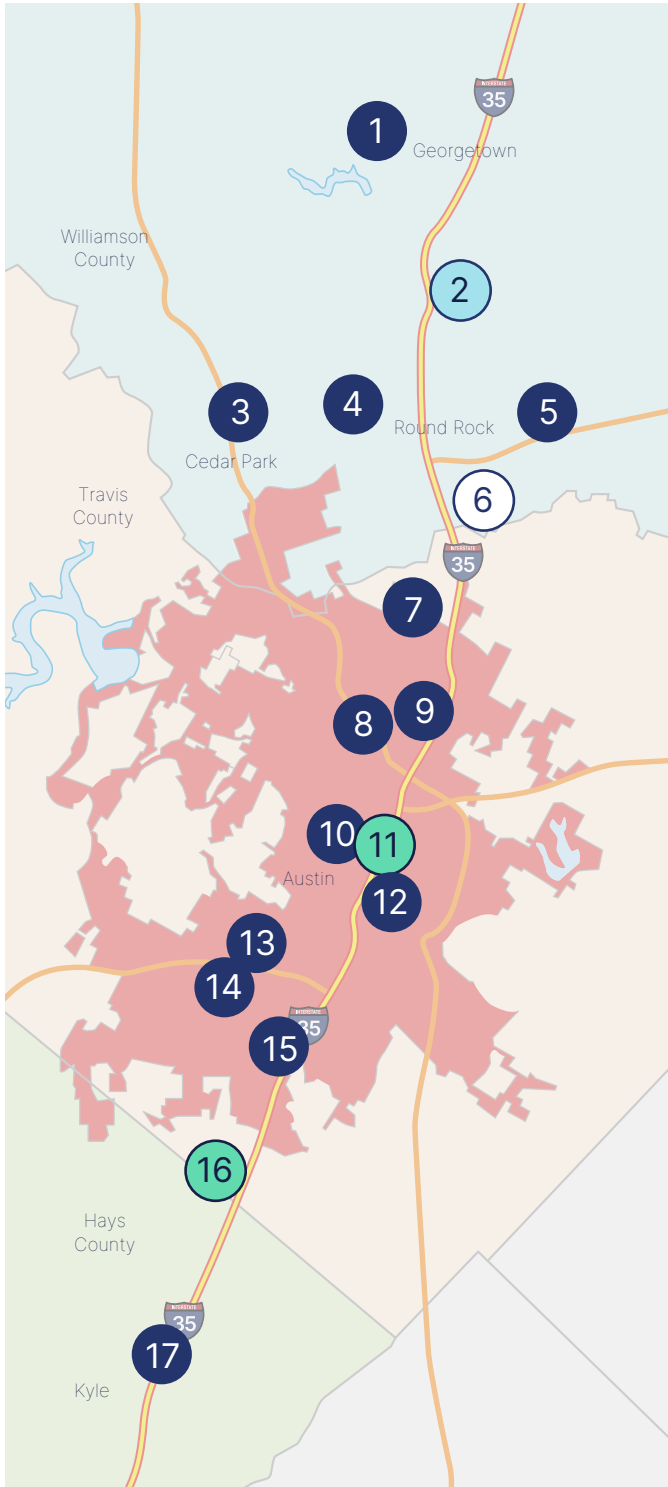
In-Area members only have access to emergency care when traveling. You must use an In-Area provider when seeking routine care.



Austin clinic locations

Harbor Health operates 17 clinics in the Austin area.

KEY	
 = Primary	 = Primary + Express
 = Express Only	 = After Hours Care



Harbor Health (855) 481-8375

- 1 Williams Drive Clinic**
4879 Williams Drive
Building 1
Suite 103
Georgetown, TX 78633
Mon - Fri 8:00am - 5:00pm
 - 2 Round Rock Express Care**
455 University Blvd.
Suite 400
Round Rock, TX 78665
Mon - Sat 8:00am - 8:00pm
 - 3 Cedar Park Clinic**
1335 E. Whitestone Blvd.
Building P100
Cedar Park, TX 78613
Mon - Fri 7:00am - 4:00pm
 - 4 Oakwood Clinic**
511 Oakwood Blvd.
Suite 200
Round Rock, TX 78681
Mon - Fri 7:00am - 4:00pm
 - 5 Round Rock NE Clinic**
4550 E. Palm Valley Blvd.
Suite 200
Round Rock, TX 78665
Mon - Fri 8:00am - 5:00pm
 - 6 Round Rock Clinic**
799 Louis Henna Blvd.
Suite 200
Round Rock, TX 78664
Mon - Fri 7:00am - 7:00pm
Sat - Sun 9:00am - 5:00pm
 - 7 Park Bend Clinic**
2200 Park Bend Drive
Building 2, Suite 300
Austin, TX 78758
Mon - Fri 8:00am - 5:00pm
 - 8 Allandale Clinic**
2525 W. Anderson Lane
Building 2 Suite 152
Austin, TX 78757
Mon - Fri 8:00am - 5:00pm
 - 9 Evergreen Clinic**
11207 N. Lamar Blvd.
Suite B
Austin, TX 78753
Mon - Fri 8:00am - 5:00pm
 - 10 Heritage Clinic**
720 W. 34th Street
Suite 100
Austin, TX, 78705
Mon - Fri 8:00am - 5:00pm
 - 11 North University Clinic & Express Care**
3200 Red River St., Suite 201
Austin, TX 78705
Mon - Fri 8:00am - 5:00pm
(Clinic)
Mon - Fri 8:00am - 8:00pm
(Express Care)
 - 12 East Austin Clinic**
507 Calles Street
Suite 100
Austin, TX 78702
Mon - Fri 8:00am - 5:00pm
 - 13 West Gate Clinic**
4534 West Gate Blvd.
Suite 113
Austin, TX 78745
Mon - Fri 8:00am - 5:00pm
 - 14 Sunset Valley Clinic**
3601 W. William Cannon Dr. B
Austin, TX 78749
Mon - Fri 7:00am - 4:00pm
 - 15 Congress Clinic**
120 W. Slaughter Ln.
Suite 100
Austin, TX 78748
Mon - Fri 8:00am - 5:00pm
 - 16 Onion Creek Clinic & Express Care**
701 E. FM 1626 Rd., Suite 100
Austin, TX 78748
Mon - Fri 8:00am - 5:00pm
(Clinic)
Mon - Fri 8:00am - 8:00pm
(Express Care)
 - 17 Kyle Clinic**
5781 Kyle Pkwy.
Suite 100
Kyle, TX 78640
Mon - Fri 8:00am - 5:00pm

Network questions



I see my provider in the directory, but they're with a different group than what's listed in the directory. Are they in-network?

They could be. Providers can be members of other groups which may not be in-network. We suggest contacting your provider's office and confirming they are in-network.



I see my provider and their current group in the directory, but when I call to make an appointment, they say they're not in-network with my plan. What should I do?

If this happens, ***you can ask the provider or group office staff to verify your coverage*** one of two ways:

1. Have them contact the Harbor Health Call Center at the number listed on your Harbor Health Insurance Card; or
2. Have them perform "electronic verification" using the Payor ID found on your Harbor Health Insurance Card



Here's a sample script you may use when talking with office staff:

"Harbor Health is my insurance carrier. Your group is listed as in-network on Harbor Health's provider search directory, meaning that they either have a direct agreement with your group, or Harbor is accessing your Group's direct agreement with First Health. My benefits can be verified by either calling Harbor's Call Center using the number on my ID card OR you can verify my benefits electronically by entering Harbor's payor ID, also found on my ID card, into your clearinghouse."



If you're unsure about whether a provider or group is in-network, we suggest calling the provider or group to confirm that they take your insurance plan.

Important Tips: Many provider groups and facilities have a list of networks they accept on their websites. If you can find First Health listed on the group's website, you can mention this when you call.

If your provider's office cannot locate Harbor's payer ID using their electronic clearinghouse then often times providers may need to work with their clearinghouse to add Harbor's payer ID to the system.

If you are still running into problems, please call the number on the back of your Harbor Health Insurance Card to speak to someone in our contact center.

Have questions? We're here to help!

If you need help, please call the number on the back of your Harbor Health Insurance Card: (855) 481-0225.



Frequently asked questions

Here's a list of common questions our new members ask. If you don't see what you're looking for, **give the folks at Harbor Health Member Support a call at (855) 481-0225.**



When will I receive my Member ID card for this enrollment period?

Member ID cards are mailed 5-10 business days after Open Enrollment ends. If, after that time, you haven't received your Member ID card(s), check with your employer's benefits team to make sure your insurance information record has been sent to Harbor Health.



Where can I find my Member ID number, Group Plan ID, or pharmacy info?

All of this information will be on your Member ID card and Member Portal. If you need this information before receiving your card or activating your portal, please call Harbor Health Member Support at (855) 481-0225.



How can I update my (or my spouse's) address, phone number, or email?

To change your address through the Affordable Care Act (ACA) Marketplace, log in to your HealthCare.gov account, select "My Profile," and update the address field. Reporting a move is essential as it may change your premium tax credits or eligibility for plans, and it often triggers a Special Enrollment Period if you moved to a new county or state.



I live in one of the Austin, TX counties of Travis, Hays, and Williamson. How can I find out if my provider is in-network with Harbor Health?

Simply visit harborhealth.com/plans/network-search?type=providers to search Harbor Health Network Providers.



My provider is not in-network with Harbor Health, but I want to continue seeing them. What can I do?

You can review the Transition and Continuity of Care Member Guide, found at HarborHealth.com/Plans/Employer/Resources.

If you believe you have a condition that qualifies, you and your provider can both complete and submit our Transition and Continuity of Care request forms, available at HarborHealth.com/member-support/toc-coc-request. If you do not qualify for Transition and Continuity of Care, you can still see your provider, but you will be responsible for 100% of the cost.

Helpful links and numbers

Here's a handy list of information members most commonly request



**Harbor Health Member Support:
(855) 481-0225**



**Harbor Health pharmacy helpline:
(855) 481-1620**



[Harbor Health Member Portal](#)



[In-network Provider Directory](#)

Harbor Health



Need help? Talk to Harbor Health!

**Reach out to the friendly folks
at Member Services at (855) 481-0225.**



www.HarborHealth.com