

Provider Networks & Specialists

WHAT IS A PROVIDER NETWORK?

A provider network is a list of health care providers that a health plan has contracted with to provide care to its members at a discounted price. These providers are called “network providers” or “in-network providers.” Provider networks include providers like primary care physicians, specialists, hospitals, pharmacies, and more. At WEA Trust, our network only includes providers that meet our quality standards.

WEA Trust’s traditional provider network includes all major health systems in the state of Wisconsin, and most doctors that meet our quality standards are in-network. WEA Trust also offers a variety of focused networks, where your choice of providers may be more limited to a specific health system or region.

WHAT IS A PCP?

PCP stands for Primary Care Physician or Primary Care Provider. These providers practice general medicine, such as family doctors. Health plans typically have lower copays for PCP visits than other kinds of visits. You will also typically have a lower copay for physical therapy, occupational therapy, speech therapy, mental health care, and chiropractic visits.

WHAT IS A SPECIALIST?

Specialists are health care providers that have advanced training in a specific area of medicine. Examples include cardiologists, dermatologists, endocrinologists, and surgeons. Visits to specialists may require a referral from your PCP. You will also likely have a higher copay when you visit a specialist.