

# Clover is your partner in health.

November 1, 2018

Hello,

**Clover is excited to announce that as of January 1, 2019, we will be both a Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO).**

**Here's what that means for our provider partners:**

- Our HMO plans provide members with additional options for their healthcare coverage.
- As part of your contract with Clover, your practice is automatically on-boarded into our HMO plan; there are **NO** changes to any payment or administrative terms.
- Beginning January 1, 2019, you may see Clover members enrolled in either a PPO or an HMO plan. There is no further administrative action required on your part.
- Clover HMO plans are considered part of our Health Plan provider contracts with CMS, meaning all the terms of your current contract still apply. Details regarding provider contracts are available at: <https://www.cloverhealth.com/en/providers/provider-tools>

All the best,

Ethan Lipkind  
Head of Network

[cloverhealth.com](https://www.cloverhealth.com)