

THINGS TO REMEMBER...



- You have access to UPMC for cancer care if your doctor recommends it.
- If you're in the middle of treatment with any UPMC doctor, you can keep seeing that doctor.
- You have access to UPMC for emergency care.
- You have one year to find new doctors if you need to switch.
- People with Medicare will have full in-network access to UPMC providers.*
- You have some protections against balance billing.
- We can help you find a new doctor if you need to switch.

*Please note that the Community Blue Medicare HMO network does not include UPMC facilities.

HIPAA NOTICE

For a detailed, up-to-date copy of the Allegheny County Schools Health Insurance Consortium HIPAA – Health Insurance Portability and Accountability Act of 1996 – notice, please feel free to contact ACSHIC at 412-263-6374 or view the notice on our website www.acshic.com.

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

LifeSolutions is a subsidiary of the University of Pittsburgh Medical Center (UPMC) that provides programs for improving health and well-being in the workplace.

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WHERE TO GO FOR HELP

Important Contacts

ACSHIC
www.acshic.com

Highmark Member Service
1-877-258-3123
www.highmarkbcbs.com

United Concordia Dental
1-866-604-8512
www.ucci.com

Davis Vision Member Service
1-800-999-5431
www.davisvision.com

COBRA
724-934-2270 Ext. 602

LifeSolutions
1-800-647-3327
www.lifesolutionsforyou.com

HOP Administration Unit
1-800-773-7725
www.hopbenefits.com

Provider Access in 2015: What You Need to Know

You may have heard that UPMC has not renewed its contract with Highmark, or that some UPMC doctors and facilities will be “out-of-network.” Most of the contracts between Highmark and UPMC expire on December 31, 2014. But there is a “Consent Decree”—an agreement enforced by the state—that protects access to UPMC providers for many Highmark members. The good news is that Highmark members can keep most of their UPMC doctors and hospitals—even after Highmark’s contracts with UPMC expire at the end of the year.

Here are more details about how the Consent Decree protects your access to care from UPMC providers.

ACCESS TO UPMC FOR CANCER CARE

If you or a family member is receiving cancer care from UPMC now—or if you need cancer care in the future—you have access to UPMC oncologists and facilities, including the Hillman Cancer Center. You and your treating physician can decide if UPMC oncology services will provide the care you need.

CONTINUED CARE FROM UPMC DOCTORS IF YOU'RE IN TREATMENT NOW

If you're in the middle of a course of treatment with any UPMC doctor—no matter what your diagnosis—you can continue to see that doctor. For example, if you have regular appointments to help manage your diabetes or another chronic condition, you can keep your doctor.

ONE YEAR TO FIND NEW DOCTORS

If you don't have health problems, but you visited a UPMC doctor in 2014 for something like the flu or an annual gynecological exam, you have one year to change doctors. You can continue to see that same doctor in 2015 if you're not able to find another doctor near where you live or work. We recommend that you find a new in-network doctor as soon as possible to ensure a smooth transition of care.

(continued on next page)



Provider access in 2015: What you need to know (continued)

ACCESS TO UPMC FOR EMERGENCY CARE

If you get taken to any UPMC emergency room, your care will be covered. This includes your initial emergency room visit and immediate admission into the hospital if your condition requires it. You and your doctor will determine if and when you should be transferred to another facility.

ACCESS TO UPMC FOR PEOPLE WITH MEDICARE

People who are eligible for, or covered by, Medicare, Medicare Advantage, Medigap, or a Highmark group plan will have full-in-network access to UPMC providers, regardless of whether they have primary or secondary coverage.*

PROTECTION AGAINST BALANCE BILLING

If the previous categories don't apply to you and you still decide to get care from a UPMC doctor, that doctor will be considered out-of-network. You will be reimbursed the out-of-network benefit allowance described in your benefit booklet, minus your share for deductible or coinsurance. UPMC can bill you for the balance, but only up to 60% of their actual charges.

ACCESS TO UPMC DOCTORS AND FACILITIES:

These UPMC hospitals will continue to be in-network:

UPMC Facility	Contract expires:
Children's Hospital of Pittsburgh of UPMC	6/30/2022
UPMC Altoona	12/31/2019
UPMC Bedford	12/31/2019
UPMC Hamot and its affiliate Kane Community Hospital	12/31/2019
UPMC Horizon	12/31/2019
UPMC Northwest	12/31/2019
Western Psychiatric Institute and Clinic	12/31/2019
UPMC Mercy (UPMC Mercy will not be in network for commercial <i>Community Blue</i> products)	6/30/2016

*Please note that the *Community Blue Medicare HMO* network does not include UPMC facilities.

Any doctor who has admitting privileges at any of the UPMC hospitals listed above, or at hospitals within Highmark's network, will be considered in-network in 2015 when practicing at any of these hospitals.

THESE UPMC HOSPITALS WILL BE OUT-OF-NETWORK EFFECTIVE JANUARY 1, 2015:

- Magee-Womens Hospital of UPMC
- UPMC East
- UPMC McKeesport
- UPMC St. Margaret
- UPMC Passavant
- UPMC Presbyterian-Shadyside



YourNetwork2015.com

In 2015 and beyond, Highmark's provider network will continue to give you access to affordable, high-quality and comprehensive primary and specialty care from thousands of physicians and at dozens of community hospitals, specialty hospitals and renowned medical centers in western Pennsylvania and across the country.

Is your current doctor likely to be in-network next year? Are you looking for a new in-network doctor? Will the specialist your primary care doctor referred you to likely be in-network next year? Visit YourNetwork2015.com to find out.

At YourNetwork2015.com, you can search by specialty, doctor name, practice name or address.

Am I Covered?

In 2013, I was treated at UPMC for cancer. This year, I'm under the care of a non-UPMC oncologist. There's no sign of cancer, but what happens if it comes back in 2015?"

If you have a recurrence and want to go back to UPMC for treatment, consult with your doctor. If he or she recommends a UPMC provider, care would be provided at in-network rates as long as you have Highmark coverage.

If I have an accident and get taken to a UPMC emergency room, will I be covered?

Highmark members will be covered at in-network rates for care received at any UPMC emergency room.

I am being treated for a chronic condition. Do I have to switch doctors?

No. All Highmark members in a continuing course of treatment with a UPMC provider—no matter what the diagnosis—can continue to receive care from that provider at the in-network benefit level.

Need to Find a New Provider?

If you need to find a new provider, myCare Navigator can help. myCare Navigator is available free of charge to you, your spouse, domestic partner, parents, parents-in-law and dependent children. Call 1-888-258-3428.*

myCare Navigator representatives can help you:

- Find doctors or hospitals
- Schedule, cancel or confirm appointments
- Locate services such as support for elderly parents or children with special needs
- Transfer medical records
- Get answers to questions about your coverage in 2015

Here's how it works:

Let's say you call myCare Navigator because you aren't sure if you can keep seeing your UPMC doctor next year. myCare Navigator will ask you some questions about when, why and how often you've seen your doctor, let you know if you need to switch and, if necessary, help you find a new doctor and help you transfer your records.

You can also call the toll-free number on the back of your member ID card.

*Highmark Medicare Advantage members do not have access to myCare Navigator.

Allegheny Health Network

Call 412-DOCTORS or visit ahn.org to connect to more than 2,100 primary care and specialty physicians within the Allegheny Health Network.

