



2017 In-network Hospital Listing for Highmark and UPMC Health Plan

Your employer has offered you the choice between Highmark and UPMC Health Plan for your medical coverage through the Municipal Benefits Services ("MBS") trust effective January 1, 2017. MBS has been providing Pennsylvania municipalities with high quality medical coverage options for over 45 years and is the only municipal trust offering the two dominant carrier networks to our members.

To assist you in evaluating the network that best meets your needs, attached is a side-by-side listing of the in-network hospitals in Western Pennsylvania for both Highmark and UPMC Health Plan.

Both carriers also provide comprehensive in-network coverage for emergency rooms, urgent care (e.g., MedExpress), retail clinics (e.g., Walgreen's and CVS), primary care physicians (PCP), and specialists.

Medical professionals will tell you that if you are experiencing serious symptoms (such as crushing chest pain, severe bleeding, trouble breathing, intense pain or signs of stroke), you should call 911 immediately. The emergency department at a hospital can usually handle everything, but the wait time and cost can be factors with most ERs. If you don't believe your condition is life threatening or an emergency, your primary care physician is always a good call to make first.

For non-emergency issues, such as the flu or minor ailments, or if you cannot get in to see your PCP, consider seeking care at an urgent care facility or an in-store "retail clinic" set up in a grocery store or pharmacy.

One of the biggest differences between an urgent care and a retail clinic is the level of staffing provided. By law, urgent care facilities must have at least one board-certified physician at the clinic at all times. They are doctors trained in primary care or emergency medicine, often along with nurses. They also have equipment to run diagnostic testing, x-rays, etc. Urgent care facilities can treat minor illnesses in addition to more serious conditions.

Retail clinics do not need to be staffed by a physician and they do not have the equipment to run tests. As a result, retail clinics can only treat minor illnesses such as coughs, body aches, and itchy eyes. They can also provide wellness and preventive services like flu shots, and screen for hypertension and diabetes. They can be staffed by non-physician providers, such as nurse practitioners who can write prescriptions and physician assistants. Retail clinics are also limited in treating children of a certain age and cannot treat any child less than 18 months old. Urgent care clinics can treat all ages.

IMPORTANT: Both Highmark and UPMC are enforcing the terms of the state initiated Consent Decrees, which means many UPMC Health System claims that used to be covered as 'in-network' for Highmark are being processed as 'out-of-network'. It is more important than ever that if you are enrolled for coverage with Highmark that you make sure any care you are considering from a UPMC Health System provider is covered under the Consent Decree **before** you receive the care. If not, you could be faced with **significant** out-of-pocket costs that are not covered under your health plan. More information on the Consent Decrees is contained in this brochure.

Need help finding a health care provider or have questions regarding in-network coverage?

Call HealthAdvocate at 1-866-695-8622

HealthAdvocate is an **independent** company (not associated with Highmark or UPMC) staffed by nurses, doctors, claims specialists and social workers who are available to help you and your family handle healthcare and insurance-related issues. HealthAdvocate serves as your personal health care advocate for navigating the complexities of the health care system such as answering questions on network providers, scheduling appointments with physicians and specialists, helping you understand illnesses and conditions, and assisting with insurance claims and billing issues. This service is available to you, your spouse, your dependents, parents and parents-in-law at **NO COST** as a member covered by the Municipal Benefits Services medical plan. For more information regarding the services offered by HealthAdvocate, contact your employer.



2017 In-Network Hospitals for Highmark and UPMC Health Plan

County	Facility Name	Highmark	UPMC Health Plan	
Allegheny	Allegheny General Hospital	✓		
	Allegheny Valley Hospital	✓		
	Children's Hospital of Pittsburgh UPMC contract until 6/30/2022	✓	✓	
	Forbes Hospital	✓		
	Heritage Valley Sewickley Hospital	✓	✓	
	Jefferson Hospital	✓	✓	
	Magee-Women's Hospital	Consent decree services only	✓	
	Ohio Valley General Hospital	✓	✓	
	St. Clair Hospital	✓	✓	
	UPMC East	Consent decree services only	✓	
	UPMC McKeesport	Consent decree services only	✓	
	UPMC Mercy	Consent decree services only	✓	
	UPMC Passavant	Consent decree services only	✓	
	UPMC Presbyterian Shadyside (Oakland)	Consent decree services only	✓	
	UPMC Presbyterian Shadyside (Shadyside)	Consent decree services only	✓	
	UPMC St. Margaret	Consent decree services only	✓	
	West Penn Hospital	✓		
	Western Psychiatric Institute & Clinic*	✓	✓	
	Armstrong	Armstrong County Memorial Hospital	✓	✓
		Heritage Valley Beaver	✓	✓
Beaver				
Bedford	UPMC Bedford Memorial Hospital *	✓	✓	
Blair	Nason Hospital	✓	✓	
	Tyrone Hospital	✓	✓	
	UPMC Altoona *	✓	✓	
Butler	Butler Memorial Hospital	✓	✓	
	UPMC Passavant	Consent decree services only	✓	
Cambria	Conemaugh Memorial Medical Center	✓	✓	
	Conemaugh Miners Medical Center	✓	✓	
Centre	Mount Nittany	✓	✓	
Clarion	Clarion Hospital	✓	✓	
Clearfield	Penn Highlands Clearfield Hospital	✓	✓	
	Penn Highlands Dubois Regional Medical Center	✓	✓	
Crawford	Meadville Medical Center	✓	✓	
	Titusville Area Hospital	✓	✓	
Elk	Penn Highlands Elk	✓	✓	
Erie	Corry Memorial Hospital	✓	✓	
	Millcreek Community Hospital	✓	✓	
	Saint Vincent Hospital	✓	✓	
	UPMC Hamot *	✓	✓	
Fayette	Highlands Hospital	✓	✓	
	Uniontown Hospital	✓	✓	
Greene	Southwest Regional Medical Center (Waynesburg Hospital)	✓	✓	
Huntingdon	J.C. Blair Memorial Hospital	✓	✓	
Indiana	Indiana Regional Medical Center	✓	✓	

County	Facility Name	Highmark	UPMC Health Plan
Jefferson	Penn Highlands Brookville Hospital	✓	✓
	Punxsutawney Area Hospital	✓	✓
Lawrence	Ellwood City Hospital	✓	✓
	UPMC Jameson	✓	✓
McKean	Bradford Regional Medical Center	✓	✓
	Kane Community Hospital	✓	✓
Mercer	Edgewood Surgical Hospital	✓	
	Grove City Medical Center	✓	✓
	Sharon Regional Health System	✓	
	UPMC Horizon *	✓	✓
Potter	Charles Cole Memorial Hospital	✓	✓
Somerset	Conemaugh Meyersdale Medical Center	✓	✓
	Somerset Hospital	✓	✓
	Windber Medical Center	✓	✓
	UPMC Northwest *	✓	✓
Venango	Warren General Hospital	✓	✓
Warren	Advanced Surgical Hospital	✓	
Washington	Cannonsburg Hospital	✓	
	Monongahela Valley Hospital	✓	✓
	Washington Hospital	✓	✓
	Excelsa Frick Hospital	✓	✓
Westmoreland	Excelsa Latrobe Area Hospital	✓	✓
	Excelsa Westmoreland Regional Hospital	✓	✓

Highmark / UPMC Health System Consent Decrees

UPMC Health System providers and facilities no longer participate in Highmark's network. However, the Commonwealth of Pennsylvania issued consent decrees to both Highmark and UPMC which outlined terms and conditions for certain Highmark members to maintain access to UPMC facilities and providers through June 2019.

The purpose of the decrees is to limit disruption for Highmark members as a result of the termination of the UPMC contract. The following are the major provisions of the decrees that may affect you and your family members:

- **Emergency Care.** Highmark members will continue to be able to utilize any UPMC emergency room services on an in-network basis- (Emergency care is covered at the in-network benefit level at any hospital, including UPMC emergency rooms. This ER benefit is not unique to UPMC hospitals)
- **Cancer Coverage.** Highmark members will have access to all UPMC oncology services on an in-network basis, including the Hillman Cancer Center through June 2019. This applies to existing and any future diagnosed members.
- **Continuation of Care.** Highmark members in a continuing course of treatment with a UPMC provider can continue seeing that provider on an in-network basis for that care through June 2019. This provision applies to any member with a chronic (e.g., diabetes, asthma, COPD, CAD, etc.) or persistent condition.
- **Exception Hospitals/Physicians.** Highmark members will have in-network access to all UPMC facilities and physicians outside of the five-county Pittsburgh region (Allegheny, Beaver, Butler, Washington, and Westmoreland) and to select specialty hospitals in Allegheny County. Refer to the hospitals marked with an asterisk in the listing above for details.

Please note, the "Safety Net" provision that enabled Highmark members to continue to receive care from the UPMC providers for a period of one year expired at the end of 2015. As mentioned earlier, if you select Highmark as your carrier for 2017 that you make sure any services you are considering through a UPMC provider will be covered under the terms of the Consent Decree. Otherwise, you will be subject to substantial additional out-of-pocket costs for any service considered out-of-network. We encourage you to contact HealthAdvocate (see enclosed brochure) for any questions pertaining to your benefits coverage.

