

CONSENT DECREE UPDATE

EMPLOYER NEWSLETTER 2

JUNE 2018

CHOOSING THE RIGHT HOSPITAL

As the countdown to the end of the consent decree continues, employees may be concerned about which hospitals are covered in their network. Highmark and UPMC Health Plan members will each have access to only certain in-network hospitals, depending on which insurance carrier they have selected. Included with the *Employee Newsletter* is a current hospital comparison of those facilities considered in-network for Highmark versus UPMC Health Plan members.

Employees maintaining **Highmark coverage** must understand that most UPMC hospitals and doctors will **no longer** be covered in-network after June of next year. The sooner these employees who are still utilizing UPMC providers make the transition to Highmark providers, the easier the process will be for them. If employees **do not** change physicians *before June 30, 2019*, they will face much greater out-of-network costs, which they will have to pay for out of their own pocket. *Remember, a select few UPMC hospitals, such as Children's Hospital of Pittsburgh and Western Psychiatric Institute, will still be considered in-network to Highmark members for an extended period of time.*

If you offer both Highmark and UPMC Health Plan and your employees currently enrolled with Highmark want to continue to utilize their UPMC providers, it will be important for them to elect UPMC Health Plan during the upcoming annual enrollment in November 2018 (for benefits effective January 1, 2019)

If your municipality offers retiree health benefits, you will want to be sure to share the Consent Decree communications as this will impact them as well. If they are covered under **Highmark Medicare Advantage** plans, they will have access to UPMC hospitals and providers through **December 31, 2019**. We will keep you apprised of any changes as the October Medicare Advantage open enrollment approaches.

Our goals are to continue to provide you with the timely and appropriate information and to equip you with materials to help educate your employees. As employers, it is crucial to make sure that your employees understand how the expiration of the Consent Decree between Highmark and UPMC will impact them. Should they come to you with questions, you may answer them, or you may direct them to HealthAdvocate or their insurance carrier.

Our July newsletters will spotlight **HealthAdvocate** and how they can help you and your employees during this important time, including determining if a hospital is in-network, finding a new PCP, transferring records, and so on.

HealthAdvocate: 1-866-695-8622

We have added a *Consent Decree* section to the Municipal Benefits Services website where we will place all the newsletters should you need to reference them in the future. The link is as follows:

<http://municipalbenefitsservices.com/consent-decree-newsletters/>

If you have any questions, we encourage you to contact to your Client Managers:

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MUNICIPAL BENEFITS SERVICES

Consent Decree Campaign Topic Calendar

Below is a tentative list of monthly topics for future communications. Our goal is to present you, and your employees, with the most accurate, important, and up-to-date information on the consent decree. As new information surfaces and the year progresses, please keep in mind that topics may change.

Date	Employer Topic	Employee Topic
May 2018	Introduction letter to MBS Employers	N/A
June 2018	Overview of Hospital Chart and Campaign Topic Calendar	Consent Decree Introduction and Hospital Comparison Chart
July 2018	HealthAdvocate Focus (reminder to direct employees to this resource)	HealthAdvocate Focus (reminder of who they are they, what they offer, how to access them, etc.)
August 2018	Spotlight on: <ul style="list-style-type: none"> – Allegheny Health Network & Highmark – UPMC & UPMC Health Plan <i>*Two separate newsletters sent a few days a part</i>	Spotlight on: <ul style="list-style-type: none"> – Allegheny Health Network & Highmark – UPMC & UPMC Health Plan <i>*Two separate newsletters sent a few days a part</i>
September 2018	Focus on Helping Employees Find the Right Network Using HealthAdvocate	How to Select the Network Best for You and Your Family (HealthAdvocate as a resource)
October 2018	Focus on Helping Employees Find a New Primary Care Physician (if necessary)	How to Find a New Primary Care Physician (HealthAdvocate as a resource)
November 2018	Focus on Helping Employees Transfer Medical Records from Current PCP to New PCP (if necessary)	Transferring Your Medical Records from Your Current PCP to New PCP (HealthAdvocate as a resource)
December 2018	Focus on Helping Employees Use the Network Selected for January 1, 2019	How to Use Your New Network (Using Highmark and UPMC tools to search for network providers)
January 2019	Focus on Helping Employees Understand the Appropriate Pharmacy, Emergency Room, Urgency Care, and Retail Clinics Employees Can Use	What Pharmacy, Emergency Room, Urgency Care, and Retail Clinics Can I Use? (Using HealthAdvocate, Highmark, UPMC as resources)
February 2019	Spotlight HealthAdvocate Tools and Resources	Spotlight HealthAdvocate Tools and Resources
March 2019	Spotlight Highmark & UPMC Tools and Resources	Spotlight Highmark & UPMC Tools and Resources
April 2019	Spotlight Highmark & UPMC Tools and Resources	Spotlight Highmark & UPMC Tools and Resources
May 2019	Focus on the End of the Consent Decree and What it Means	The End of the Consent Decrees is Here – What Does that Mean to You?
June 2019	Consent Decree ends 6/30/2019	
July 2019	MBG Staff to Touch Base with MBS Employers to Make Sure Employees are Adjusting	Employees Continue to Utilize HealthAdvocate

Subject to change