

## HIGHMARK MEMBER OUTREACH

Over the next couple of weeks Highmark will begin contacting many MBS employees through a letter – *included for your reference*, a phone call, or both. A **significant** number of MBS employee households who have Highmark insurance are *still* utilizing UPMC physicians and facilities. These employees and covered family members are at a high risk for receiving costly bills that they will be paying for out of their OWN pocket once the Consent Decree ends on **June 30, 2019**. What to expect:

- ✓ Highmark members who have utilized UPMC in the past 12 months for services that will be out-of-network beginning **July 1, 2019** will receive a copy of the letter being mailed February 4, 2019.
- ✓ Those who have utilized in excess of \$5,000 or more in claims per household will receive the letter as well as a call beginning February 11, 2019.

### Why is This Happening?

Many of the UPMC providers and facilities are **not** considered to be in-network if you have Highmark coverage. UPMC services will not only be processed at out-of-network benefit levels, but members may be subject to balance billing by providers. In order to avoid these expensive out-of-pocket costs, MBS strongly encourages your employees still using UPMC providers to transition to Highmark network providers prior to **July 1, 2019**.

*Remember, balance billing occurs when a provider bills a patient for the difference between what the patient's insurance reimburses and what the provider charges.*

### Who Should Employees Contact with Questions?

The Highmark letter suggests that any questions be directed to **My Care Navigators**, which is offered through your Highmark coverage. **HealthAdvocate** is another very beneficial, unbiased resource for answering questions regarding the Consent Decree, finding network providers, or the MBS insurance plans.

My Care Navigator is a valuable Highmark resource that provides similar services to those of HealthAdvocate. The main difference between the two is HealthAdvocate is a neutral, independent organization that is staffed with advocates who will assist you and your family members in finding the best in-network provider to meet all your needs. They will provide recommendations that are both Allegheny Health Network providers as well as independent providers.

**Independent Provider:** This is a private physician, or facility, that is contracted to accept a variety of insurance providers, such as Highmark and UPMC. Since these providers are not exclusively contracted with only Highmark or UPMC, you will **not** face out-of-network expenses for care as long as they are in the network.

*\*NOT all private or family-owned practices will be covered through your insurance. Always check to see if your provider is in-network before scheduling services.\**

As an independent organization, HealthAdvocate always has their callers' best interest in mind. The decision of whether to receive medical care from an independent provider, who is in-network under your insurance, or an Allegheny Health Network provider is a decision that requires careful consideration.

If you have questions, please contact your Client Managers:

Tammy Cappo	<a href="mailto:Tammy.Cappo@mbgbenefits.com">Tammy.Cappo@mbgbenefits.com</a>	(412) 394-6307
Kristen Chekan	<a href="mailto:Kristen.Chekan@mbgbenefits.com">Kristen.Chekan@mbgbenefits.com</a>	(412) 246-2528

Below is a copy of the letter that Highmark will be mailing to impacted employees on Monday, February 4:



(Contractholder Name  
(Contractholder Address  
(Contractholder City, State, Zip

Dear (Contractholder Name):

At this time of year, many of our members have questions about what doctors and hospitals will provide in-network care in 2019. As a Highmark member throughout 2019, you will have in-network access to:

- All Allegheny Health Network (AHN) doctors and hospitals
- Many community doctors and hospitals
- UPMC Children's Hospital of Pittsburgh
- UPMC Western Psychiatric Hospital
- Most UPMC doctors and hospitals outside of Allegheny and Erie Counties
- Many Cancer Centers at AHN, UPMC, and other community facilities (see insert)

UPMC Hamot and the majority of UPMC doctors and hospitals in Allegheny County, unless listed above, will be out-of-network beginning in July of 2019.

If you have questions about the health care you need or doctors that will be in-network, Highmark provides many resources, including:

**My Care Navigator:** My Care Navigators are specifically trained advocates who can assist with finding in-network doctors, transferring medical records, and scheduling appointments. You may reach them at:

866-263-2583 (TTY users may call 711)  
Mon. – Fri. 8a.m. to 8p.m. EST

**HighmarkBCBS.com**

Please visit the "Find a Doctor or Rx" link on HighmarkBCBS.com for a full listing of in-network doctors and facilities.

Thank you for allowing Highmark to provide your health care coverage.

Insurance or benefit administration may be provided by or through Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company or Highmark Coverage Advantage, which are independent licensees of the Blue Cross and Blue Shield Association.