

## The Consent Decrees Will End on June 30, 2019 – Are You Ready?

Since the consent decrees are set to end in just over two months, here are a few important reminders for those of you with Highmark coverage:

- ✓ To avoid significant out-of-pocket expenses, you and your dependents should utilize in-network providers.
- ✓ If you continue to use non-network providers you are at high risk for significant costs out of your own pocket, including higher deductibles, coinsurance, out-of-pocket maximums, potential balance billing, and possibly being required to pay upfront before services are rendered.
- ✓ In the case of a true medical emergency, you should go to the closest hospital regardless of the network. Upon stabilization, you will likely be transferred to a facility that is in the Highmark network.
- ✓ If you have children, you will still have access to UPMC Children's Hospital and Children's Community Pediatrics (both as least through 2022) as well as UPMC Children's Hospital of Pittsburgh Cancer Center through 2024.

### What Do I Need to Do Before the Consent Decrees End?

The Highmark members within the MBS Trust have made great progress in moving to network providers over the last five years. Nearly 95% of all members have made the decision to switch to in-network providers, leaving less than 5% of our group disrupted, meaning they will be utilizing out-of-network providers come July 1.

Close to 500 members are currently using what are called *conditional providers*. Because these providers have dual admitting privileges at both network and non-network facilities, the member may or may not be out-of-network depending on where they receive services.

If you are still using UPMC providers or facilities, it is critical over the next two months for you to transfer to a network provider if you want to avoid substantial out-of-network costs. Additionally, if you are one of those using a *conditional provider*, be sure to understand which facilities are considered in-network versus out-of-network when receiving services from them to prevent unexpected out-of-network bills.

If you need help finding an in-network provider or have any questions, you can contact **HealthAdvocate** at the number listed below, or contact **Highmark** Member Services (number on back of ID card) or search [www.highmarkbcbs.com](http://www.highmarkbcbs.com) (Find a Doctor).

**HealthAdvocate: 1-866-695-8622**