

# NCSA WEBINAR ON CHI

Current Status

April 21, 2015

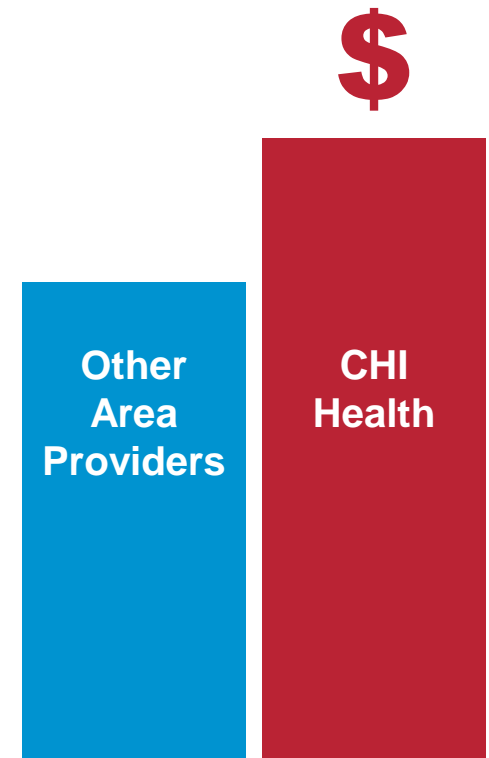


**NEBRASKA**

Blue Cross and Blue Shield of Nebraska is an Independent Licensee of the Blue Cross and Blue Shield Association.

# Where We Stand with CHI Health

- We have a responsibility to help control health care costs for our members—this is your money and we strive to manage it wisely
- CHI Health (*formerly Alegent Creighton Health*) is 10 to 30 percent higher than other providers in Omaha
- Despite our continued efforts to bring CHI Health's costs in line, they offered a **decrease of less than 1 percent**
- We don't believe you should have to pay up to 30% more for the same services
- As a result, CHI's contract was terminated and **CHI-affiliated providers and facilities are no longer part of our provider network as of September 1, 2014**



# What Happens Now?

- We realize this is difficult for some members—we are committed to helping you:
  - Get the care you need
  - Maximize your health insurance benefits
  - Avoid out-of-network costs
  - Find an in-network provider
- You receive your best benefits and control your costs by **choosing an in-network provider**
- If you choose a CHI-affiliated provider, your benefits will be **paid at the lower out-of-network level**
- **Reminder:** This termination does not impact Medicare Supplement members



# Providers Impacted

Nebraska hospitals owned by Denver-based CHI Health and about 850 physicians in Omaha

**Alegent Creighton Health facilities -- *Omaha, Schuyler, Plainview***

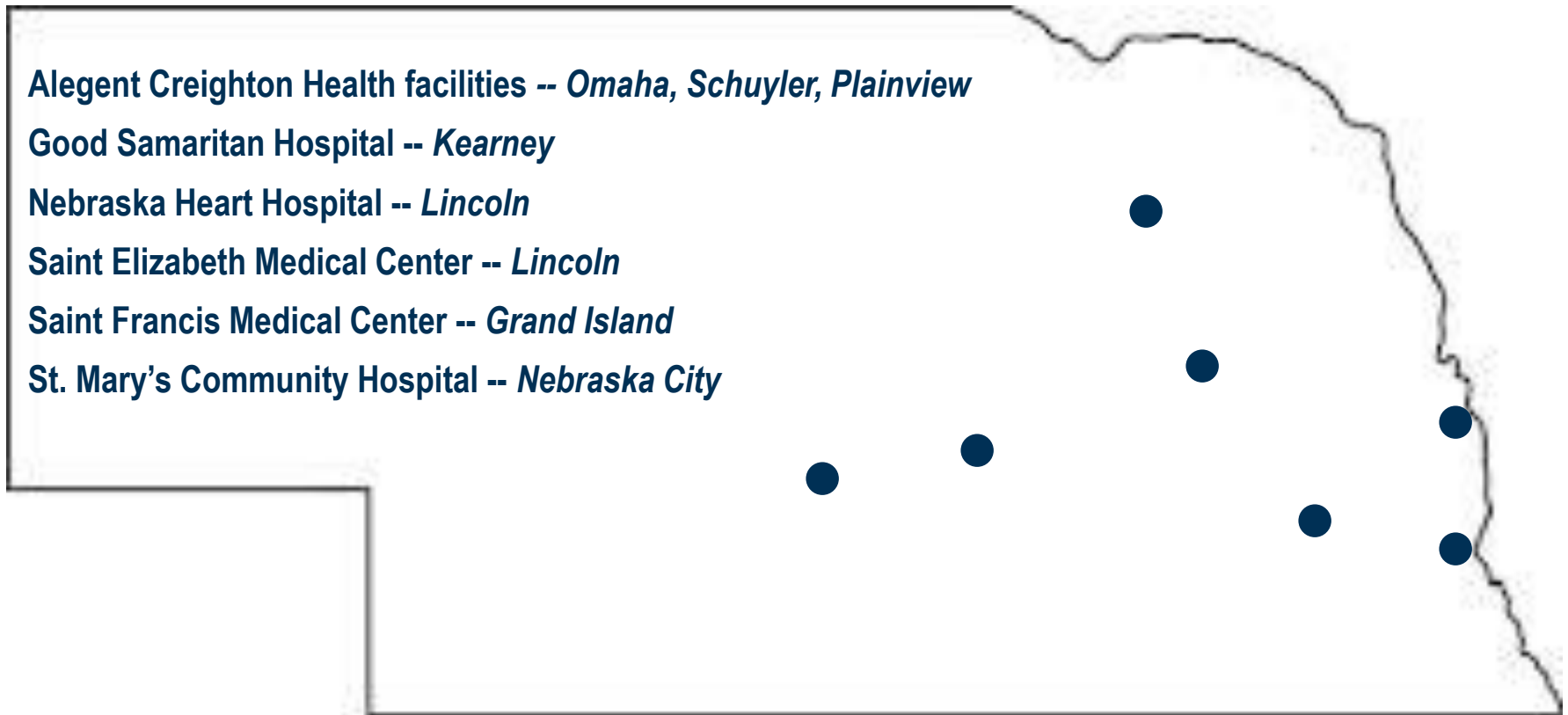
**Good Samaritan Hospital -- *Kearney***

**Nebraska Heart Hospital -- *Lincoln***

**Saint Elizabeth Medical Center -- *Lincoln***

**Saint Francis Medical Center -- *Grand Island***

**St. Mary's Community Hospital -- *Nebraska City***



# Provider Choice: Statewide Network

- **More than 6,000 physicians statewide are IN-NETWORK—**
- **More than 3,000 Omaha physicians still in-network (530 have recently moved to stay in-network)**
- **Most physicians outside of Omaha are still in-network with BCBSNE**
- **More than 95 facilities are in BCBSNE's network**



# Hospitals: In-Network, Close to You

Within 20 miles of most members

## Omaha Metro-Area

- Bellevue Medical Center
- Boys Town National Research Hospital
- Children's Hospital and Medical Center
- Fremont Health
- Nebraska Methodist Health System
- Midwest Surgical Hospital
- Nebraska Orthopaedic Hospital
- The Nebraska Medical Center

## Outside Omaha

- Kearney County Community Hospital
- Kearney Regional Medical Center
- Lexington Regional Health Center
- Mary Lanning Memorial Hospital
- Bryan Health (Lincoln)
- Lincoln Surgical Hospital
- Howard County Medical Center
- Litzenberg Memorial County Hospital  
Memorial Community Hospital
- Phelps Memorial Health Center

# Why Use an In-Network Provider?

- Lower out-of-pocket costs for you
  - Lowest plan deductible
  - Lowest plan coinsurance amount
- In-network providers cannot “balance bill” you for the difference between what BCBSNE pays and the full charge of the service.
- In-network providers file claims for their patients
- BCBSNE sends payment directly to in-network providers
- Pre-payment for services is not necessary

## In-Network Providers



Deductible



Coinsurance

# Using an Out-of-Network Provider

- You will pay **higher out-of-pocket amounts**
  - Highest plan deductible
  - Highest plan coinsurance amount
- Out-of-network providers can “balance bill” you for the difference between what BCBSNE pays and the full charge—CHI says it intends to charge in-network prices
- You may have to file your own claims
- BCBSNE sends payment to you, and you are responsible for paying the provider the total bill
- You may have to pre-pay for services
- FEP Basic members have NO out-of-network benefits

## Out-Of-Network Providers



Deductible



Coinsurance



# Finding an In-Network Provider

- **Go to [www.nebraskablue.com/update](http://www.nebraskablue.com/update)**
  - Click on “List of in-network providers” or “Find a Doctor”
  - Search by provider name, facility name, specialty or city
- **Call our Member Services Department**
  - (844) 286-0855
  - 7:30 a.m. to 6:00 p.m., Monday through Friday



# Finding an In-Network Provider



(800) 922-0000

24 hours a day, 7 days a week



(402) 354-8888 or (800) 958-6498

7:30 a.m. to 11:30 p.m., Monday through Friday

8:00 a.m. to 4:30 p.m., Saturday and Sunday

\*The goal for both providers is to ensure patients have an appointment or receive an answer to their concerns within 24 hours.

Both are escalating requests until they can ensure the patient has secured an appointment within 24 hours of their request.

# Emergencies

- Emergencies (heart attack, broken bone, stroke symptoms, etc.) are **always covered as in-network**
  - Including inpatient stay or outpatient care as a result of the emergency
- Minor medical issues do not qualify as emergencies
  - For these conditions, consider using a minor medical or urgent care clinic, or calling your doctor.



# The Bottom Line

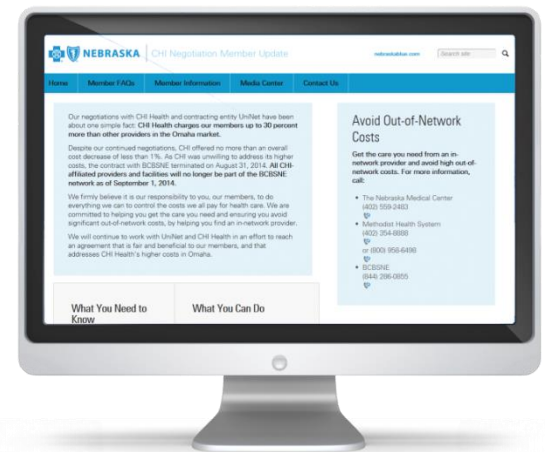
- Our negotiations with CHI Health have been about one simple fact:
  - **CHI Health charges BCBSNE members up to 30 percent more than other providers in the Omaha market**
  - We don't believe our members should pay more for the same services they can get elsewhere—it's your money

# Current State of Negotiations

- BCBSNE submitted proposal on 3/20/15
- Currently in almost daily discussions
- Cycle time reduced to hours/days
- Still discussing doctor charges above market
- Appears to be progress on statewide discussion
- President to President meeting this week

# BCBSNE Support and Resources

- Dedicated Customer Service hotline
  - **(844) 286-0855**
  - 7:30 a.m. to 6:00 p.m., Monday through Friday
  - Help locating in-network providers
  - Continuity of Care questions
- Special website
  - **[www.nebraskablue.com/update](http://www.nebraskablue.com/update)**
  - In-network provider search tool
  - Cost and benefit impact information
- Call the number on the back of your ID card for benefits questions and general help.



# Questions

