

**FOR HIGHMARK MEDICARE ADVANTAGE MEMBERS WHO WISH TO RECEIVE UPMC SERVICES ON AN OUT-OF-NETWORK BASIS AFTER JUNE 30, 2019**

**If retaining full, in-network access to UPMC doctors and hospitals is important to the Medicare beneficiary you are speaking with, the simplest option is for them to choose an insurance product that grants this access. Below are answers to frequently asked questions about accessing UPMC providers and services that will out-of-network as of July 1, 2019.**

**1. How do we explain what “out-of-network” means?**

A hospital, facility, or physician that is not contracted with your insurance company is referred to as “out-of-network,” meaning that provider does not have an agreement with your insurance company to accept designated amounts as payment in full. A provider has no obligation to treat a patient who is out-of-network, except in emergency situations.

Most UPMC hospitals and physicians in Western PA will be out-of-network for Highmark Freedom Blue and Security Blue Medicare Advantage members after June 30, 2019. Highmark Community Blue Medicare Advantage members will be out-of-network for all of 2019. Although UPMC is under no obligation to schedule appointments for out-of-network patients, it recognizes that patients who choose a product with no in-network access to UPMC might still want occasional care. To accommodate these patients, UPMC will continue providing services to them on an out-of-network basis as it has during the several years of the Consent Decrees.

**2. Can Highmark Medicare Advantage members continue to come to our practice on an out-of-network basis after June 30, 2019?**

Yes, but subject to important constraints. UPMC has developed a process to facilitate requests from patients who choose a product with no in-network access to UPMC, but who still want to receive UPMC care. This process will be completely centralized, and the patients will need to pay in advance to schedule that care.

To ensure that a patient is comfortable with the costs of accessing out-of-network care and receives an accurate payment estimate, you will need to refer the patient to our estimate service before his or her care can be scheduled. Payment of the estimate will need to be made in advance of visits or procedures being scheduled.

If you have an interested patient, they should contact the price estimate hotline to determine the cost.

- The number is 800-371-8359. Use option 5.
- Payment will need to be made in advance and they will be asked to sign an agreement that describes this payment arrangement.

- If the costs of the services provided are higher than the estimate paid, the patient will receive a bill in the mail.
- The patient may be able to submit their statement to their insurer for some out-of-network reimbursement, depending on their benefit design. Whether the insurer reimburses the patient is between the insurer and the patient.

**3. Do Highmark Medicare Advantage members always have to pay in advance to see a UPMC provider that is out-of-network?**

Yes. Highmark Medicare Advantage members who wish to receive services on an out-of-network basis from a UPMC provider will need to pay in advance for all nonemergent services. This applies to walk-ins as well. You can refer to the process above.

**4. Could the Highmark Medicare Advantage member incur more costs than the payment they make in advance?**

Yes. If we determine that the care ultimately costs more than the prepayment amount, the patient will receive a bill in the mail for the additional amount due. It will be his or her responsibility to pay the additional amount.

- The patient may be able to seek reimbursement for any additional out-of-network charges from their insurance company. Whether their insurer reimburses them will be between the insurer and the patient.

**5. Can Highmark Medicare Advantage members make a partial payment? Or do a payment plan?**

No. UPMC will not accept partial payments or arrange a payment plan for the estimate provided to the patient. It will be due in full and in advance of services.

**6. Can the UPMC provider office schedule visits for these out-of-network patients?**

No. To ensure that patients are properly counseled on their financial responsibilities and that they receive accurate payment estimates, all scheduling for Highmark Medicare Advantage patients wishing to schedule visits on an out-of-network basis will be centralized. For patients who ultimately move forward with out-of-network care, the office will not be able to – for the same reasons detailed above – schedule any follow-ups at checkout. Follow-up appointments also will go through the centralized scheduling system.

**7. Will Highmark Medicare Advantage members need to prepay for lab work or testing?**

Yes. They will need to call the centralized scheduling system, work with the estimate service, and pay in advance of the services.

**8. Do Highmark Medicare Advantage members always need to pay the estimate upfront? Even if their insurance company advises them that they are authorized for OON care?**

Yes. The authorization received for the service is not an agreement by the insurer to make payment. They will need to make the payment in advance to move forward with the services.

**9. What about Highmark Medicare Advantage members already scheduled for an appointment to occur after July 1, 2019? Will the UPMC provider cancel their appointments?**

No. UPMC will contact these patients in early 2019 to advise them of the estimated costs and to discuss advance payment for their scheduled services. The UPMC provider will need to assess whether they made an insurance change that would enable them to receive their care on an in-network basis.

**10. If a patient has Original Medicare, with or without a Medigap plan, will the patient have to pay in advance for care at UPMC?**

No. Original Medicare (sometimes called Traditional Medicare) is administered by the government. All UPMC providers and facilities accept original Medicare and will continue to do so after June 30, 2019. No advance payment will be required. In addition, all UPMC providers will continue to accept Medigap plans (also referred to as supplemental Medicare), including current Highmark Medigap plans.

**11. What about an emergency? Will Highmark Medicare Advantage members have to pay in advance?**

No. All patients, regardless of insurance, who present to any UPMC Emergency Department for care will receive an appropriate medical screening examination and any stabilizing care necessary for their emergent condition. No advance payment will be required for these services. Upon stabilization, patients with an out-of-network insurance plan may be transferred to a hospital in their network. Transfer decisions will be made in consultation with the ED treating physician, the patient and the patient's insurer.

**12. Will Highmark Medicare Advantage members have access to any cancer services on an in-network basis?**

Yes. Many UPMC cancer care facilities in western Pa., including those operated in conjunction with other community health care providers, will remain in-network for Highmark Medicare Advantage members. A full listing is provided at the end of this document. UPMC Hillman Cancer Center at UPMC Shadyside will be out-of-network.

**13. Other than certain cancer services identified in Question 12, will any other UPMC services in Pittsburgh or Erie be in-network?**

Maybe. UPMC is negotiating with Highmark to include as in-network a handful of unique services only available at out-of-network UPMC hospitals in Pittsburgh. We will update these FAQs as we have more information to report.

**14. How can Highmark Medicare Advantage members ensure in-network access to UPMC doctors and hospitals after June 30, 2019?**

Highmark Medicare Advantage members should evaluate their health insurance options during the 2019 Annual Election Period – between Oct. 15 and Dec. 7, 2018 – and choose a Medicare Advantage plan with full, in-network access. Many insurance carriers offer this coverage, including Aetna, Aetna Coventry, Cigna, United Healthcare and UPMC Health Plan.

**15. What if a Highmark Medicare Advantage members says they were told they would have in-network access to UPMC, or insists they were otherwise misinformed about their insurance product?**

If the Medicare beneficiary you are speaking with has questions or concerns about care at UPMC being out-of-network under their Medicare Advantage plan, they should contact their insurer directly. They also may wish to contact the Pennsylvania Insurance Department with their concerns, and you can share this number: 1-877-881-6388.

**Out-of-Network UPMC Hospitals – After June 30, 2019**

- UPMC Magee-Womens Hospital of UPMC
- UPMC East
- UPMC Hamot
- UPMC McKeesport
- UPMC Mercy
- UPMC Montefiore
- UPMC Passavant (both campuses)
- UPMC Presbyterian
- UPMC St. Margaret
- UPMC Shadyside (including UPMC Hillman Cancer Center at UPMC Shadyside)

**In-Network UPMC Hospitals – After June 30, 2019**

- UPMC Altoona
- UPMC Bedford
- UPMC Children's Hospital of Pittsburgh
- UPMC Cole
- UPMC Horizon (both campuses)
- UPMC Jameson
- UPMC Kane

- UPMC Northwest
- UPMC Pinnacle Carlisle
- UPMC Pinnacle Community Osteopathic in Harrisburg
- UPMC Pinnacle Hanover
- UPMC Pinnacle Harrisburg
- UPMC Pinnacle Lancaster
- UPMC Pinnacle Lititz
- UPMC Pinnacle Memorial in York
- UPMC Pinnacle West Shore in Mechanicsburg
- UPMC Susquehanna Divine Providence in Williamsport
- UPMC Susquehanna Lock Haven
- UPMC Susquehanna Muncy Valley
- UPMC Susquehanna Soldiers & Sailors in Wellsboro
- UPMC Susquehanna Sunbury
- UPMC Susquehanna Williamsport Regional
- UPMC Chautauqua WCA in Jamestown, NY (via the Blue Card program)
- Western Psychiatric Institute and Clinic of UPMC

#### **In-Network Cancer Centers: After June 30, 2019**

##### Greater Pittsburgh Area

- Arnold Palmer Cancer Center, Greensburg  
*A partnership of Excelsa Health and UPMC Hillman Cancer Center*
- Arnold Palmer Medical Oncology, Mt. Pleasant  
*A partnership of Excelsa Health and UPMC Hillman Cancer Center*
- Arnold Palmer Medical Oncology, Norwin  
*A partnership of Excelsa Health and UPMC Hillman Cancer Center*
- Butler Health System Medical Oncology  
*In partnership with UPMC Hillman Cancer Center*
- Butler Health System Radiation Oncology  
*In partnership with UPMC Hillman Cancer Center*
- Heritage Valley Radiation Oncology, Beaver  
*In partnership with UPMC Hillman Cancer Center*
- Heritage Valley Radiation Oncology, Coraopolis  
*In partnership with UPMC Hillman Cancer Center*
- UPMC Hillman Cancer Center, Beaver
- UPMC Hillman Cancer Center, Sewickley
- UPMC Hillman Cancer Center, Washington
- UPMC Hillman-St. Clair Hospital Cancer Center

- Washington Health System Radiation Oncology  
*In partnership with UPMC Hillman Cancer Center*

#### Western PA (Outside Pittsburgh Area)

- Grove City Medical Oncology
- Jameson Radiation Oncology  
*In partnership with UPMC Hillman Cancer Center*
- John P. Murtha Regional Cancer Center  
*A partnership of UPMC Hillman Cancer Center and the 1889 Foundation*
- The Regional Cancer Center, Erie
- Uniontown Hospital Radiation Oncology, Robert E. Eberly Pavilion  
*In partnership with UPMC Hillman Cancer Center*
- UPMC Hillman Cancer Center at UPMC Altoona
- UPMC Hillman Cancer Center at UPMC Horizon
- UPMC Hillman Cancer Center at UPMC Northwest
- UPMC Hillman Cancer Center, Greenville
- UPMC Hillman Cancer Center at John P. Murtha Regional Cancer Center
- UPMC Hillman Cancer Center, Uniontown
- UPMC Hillman Cancer Center, Windber