

YOUR EMPLOYEE BENEFITS NEWS- VOL 4



Striving to be the Best

ANNUAL NOTICES AVAILABLE ONLINE

One of the new mandates of Health Care Reform requires all health insurance carriers to provide Summary of Benefits and Coverage (SBC) for each plan. These documents provide a summary of your medical and Rx benefits in a standard template format. The following SBC's for the Stanislaus County health plans can be found at:

<http://www.stancounty.com/riskmgmt/risk-eb-medical-benefits-sub-main.shtm>

- Anthem EPO
- Anthem HDHP
- Kaiser EPO
- Kaiser HDHP
- Stanislaus County Partners in Health EPO
- Stanislaus County Partners in Health HDHP
- SBC Uniform Glossary (definition of terms used in the SBC's)

Also available online are the following notices:

- Children's Health Insurance Program (CHIP)
- HIPAA Notice of Privacy Practices
- Medicare Part D Notice of Creditable Coverage
- Women's Health and Cancer Act Rights Notice

All of these documents are available for you to review online or print yourself. If you prefer a printed copy, one is available by contacting the Health Benefits Department.

MAKING THE MOST OF YOUR HEALTH PLAN

From time to time doctors and service providers choose to terminate their contract with certain health plans. It is always a good idea to verify that your provider (doctor, pharmacy, lab, radiology...) is still contracted with your health plan, **every time** you make an appointment. Just because they have been 'in-network' in the past doesn't mean they still are.

Even if you've found the provider in the online directory and/or verified with your insurance, the doctor's office itself is the best place to get confirmation that they are in fact part of your network.

If you have confirmed a provider is 'in-network' and you receive a bill or Explanation of Benefits (EOB) stating they weren't, please call the member services number on your ID card for assistance.

COORDINATION OF BENEFITS (COB)

Just a reminder that every year your health insurance carrier will want to verify whether or not you have additional health coverage. At some point (usually when your first claim of the year is processed or 12 months since you last verified) you will be sent a letter asking to confirm whether you have additional insurance. It is very important that you respond to the request as soon as possible, either by returning the form or calling member services. Until you do this, your claims will be pended.....meaning *your claims will not be paid* until you respond.

Another option is to simply call member services and provide the information so they may update their system. This will prevent any of your claims from being pended for that reason.

Below are the member services numbers for our health plans.

MEMBER SERVICES PHONE NUMBERS

**Stanislaus County Partners in Health
(SCPH) - Capitol Administrators
877-789-8499**

**Kaiser Permanente
800-663-1771**

**Anthem HDHP
866-207-9878**

**Anthem EPO
800-888-8288**