

## WHAT YOU NEED TO KNOW NOW ABOUT THE HIGHMARK NETWORK:

# WHAT'S NEW FOR 2016?

- ✓ Who's in the network? Who's out?
- ✓ What happens in an emergency?
- ✓ How can I get answers to other questions?



# WHAT HAPPENS IN 2016?



Our members are important to us, and we want to make sure you have the information and the help you need as we all get ready for 2016.

As a Highmark member, you'll have:

## Access to exceptional cancer care

You can receive care for all types of cancers at any Allegheny Health Network (AHN) hospital and at more than 50 AHN Cancer Institute Centers ... as well as at many community hospitals within the Highmark network. AHN ranks among the best in the country for its exceptional survival rates and outcomes for every type of cancer and for implementing "best practices" in caring for cancer patients.

AHN has also established a formal collaboration with the Johns Hopkins Kimmel Cancer Center for clinical collaborations, medical education and a broad range of research activities.

If you and your treating physician agree that you should be treated at UPMC, you'll have access — at an in-network benefit level\* — to all UPMC providers for oncology care, including the Hillman Cancer Center. This also includes care for any illnesses/complications resulting from cancer treatment such as endocrinology, orthopedics and cardiology.

*\* For Community Blue Flex products and Connect Blue, oncology care from UPMC providers is covered at the Standard Value Level of Benefits.*

## Access for emergency care anywhere

Emergency care is covered at the in-network benefit level\* at any hospital. That includes UPMC emergency rooms. And, if you need to be admitted to the hospital, any related inpatient care will also be covered at the in-network benefit level.

*\*Emergency room and any related inpatient care is covered at the Enhanced Value Level of Benefits for Community Blue Flex products and at the Preferred Value Level of Benefits for Connect Blue.*

# NEED HELP FINDING AN IN-NETWORK PROVIDER?

If you have questions about which providers will be in our network for 2016 or if you need help finding a new health care provider, let My Care Navigator help. There are three easy ways to use this helpful service.



## CLICK

[Mycaresnavigator.com](http://Mycaresnavigator.com)

Use the latest technology to get answers to common questions ... or find a doctor with our easy-to-use online provider directory.



## CALL

1-888-BLUE-428

Talk with a knowledgeable My Care Navigator representative.



## VISIT

[Highmark Direct Store](http://HighmarkDirectStore)

Meet with a representative in person. To find a store near you or to make an appointment, go to [highmarkdirect.com](http://highmarkdirect.com).

Follow us on Facebook, Twitter and more



Highmark is interacting with our members in new and different ways. If you use Facebook, Twitter and other social media, you'll want to visit our pages to stay on top of changes, learn what other members are saying and get helpful information to make the most of your health care coverage.



## CURRENTLY SEEING A UPMC PROVIDER?

You may be eligible for in-network benefits ... and, if not, you're protected against balance billing.

Members who are in a continuing course of treatment for a chronic or persistent medical condition and were treated for that condition in 2013, 2014 or 2015 by a UPMC physician or by an independent physician and received care for that condition at UPMC can receive care from those UPMC providers at the in-network level of benefits through June 2019. Routine preventive care does not qualify as a chronic or persistent medical condition.

Members who were treated at UPMC or by a UPMC physician for a confirmed pregnancy in 2015 may continue to access UPMC on an in-network basis for maternity care, delivery and post-partum care related to that pregnancy. This includes delivery at Magee-Womens Hospital.

If you choose to receive care from UPMC providers — even though you don't qualify for in-network benefits based on one of the other provisions of the Consent Decree — you will be responsible for the out-of-network cost sharing according to your specific benefit design. But UPMC can only "balance bill" you up to 60 percent of their actual charge. That's important protection that could save you money.

### Access for seniors, and CHIP and Medicaid members

If you're 65 or older and covered by or eligible for Medicare, you will have access to all UPMC providers at an in-network benefit level.\* This in-network access also applies to CHIP and Medicaid members.

For more information, go to **[discoverhighmark.com/consentWP](https://discoverhighmark.com/consentWP)**.

*\*This does not include Community Blue Medicare Advantage HMO.*

# UPMC: WHO'S IN AND WHO'S OUT OF THE HIGHMARK NETWORK IN 2016?



**UNDER THE CONSENT DECREE, THESE UPMC HOSPITALS AND THE PHYSICIANS WHO PRACTICE THERE CONTINUE TO BE IN NETWORK:**

- Children's Hospital of Pittsburgh of UPMC
- Hillman Cancer Center
- UPMC Altoona
- UPMC Bedford
- UPMC Hamot and its affiliate Kane Community Hospital
- UPMC Horizon
- UPMC Mercy\* (through June 30, 2016)
- UPMC Northwest
- Western Psychiatric Institute and Clinic

**THESE UPMC HOSPITALS WILL BE OUT OF NETWORK:**

- Magee-Womens Hospital of UPMC\*\*
- UPMC East
- UPMC McKeesport
- UPMC St. Margaret
- UPMC Passavant
- UPMC Presbyterian Shadyside

*\*Not in network for Community Blue and Community Blue Flex products.*

*\*\* Members who were treated at UPMC for a confirmed pregnancy in 2015 may continue to access UPMC on an in-network basis for care related to that pregnancy.*



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