



120 Fifth Ave.
Pittsburgh, PA 15222

May 31, 2016

Your Access to the Doctors and Services at UPMC Mercy Hospital

Dear Member:

As you may know, UPMC has terminated Highmark's contract with UPMC Mercy hospital. This agreement will end on June 30, 2016. As of July 1, 2016, **UPMC Mercy will be out of network** for Highmark members. This includes UPMC Mercy health centers and any free-standing sites offering lab, radiology, physical therapy, rehabilitation and other services. It also includes the doctors who list UPMC Mercy as their primary admitting hospital. This change does not affect Medicare or Medicare Advantage members.

As a result, if you continue to receive care at UPMC Mercy after June 30, 2016, some or all of your care could be considered out-of-network and **may result in you paying a larger share of the cost when using UPMC Mercy** except under certain protections afforded by the Consent Decree established by the Commonwealth of Pennsylvania and explained below.

If you need to find a new, in-network hospital or doctor who can coordinate all your health care needs, Highmark has four easy ways to help you.

- ✓ Call My Care Navigator at **1-888-258-3428**. Representatives can schedule priority appointments and transfer your medical records.
- ✓ Click **Find a Doctor** at **highmarkblueshield.com**.
- ✓ Schedule an in-person meeting at a Highmark Direct store near you at **highmarkdirect.com**.
- ✓ Get acquainted at Meet Dr. Right community events where you can meet 20 to 30 local primary care and specialty physicians face-to-face, make a personal connection and schedule priority appointments. Go to **meet-dr-right.com** to find an event near you.

You may also contact the **Allegheny Health Network (412-DOCTORS)** or **any other in-network provider** to arrange for your health care needs. There are many high-quality and convenient provider options located near you that contract with Highmark.

Exceptions Under the Consent Decree

Though UPMC Mercy will be out of network as of July 1, 2016, some services will be treated as in network. Under the Consent Decree, members can continue to use UPMC Mercy and its doctors at in-network rates in these circumstances:

- **Emergency** — Emergency services at UPMC Mercy will be covered at in-network rates, including an inpatient admission due to the emergency with in-network coverage through discharge, and any related follow-up care within 90 days of discharge.

- **Oncology** — Members who are diagnosed with cancer are covered at in-network rates for all UPMC oncology services, provided that their physician has determined in consultation with the member that the member should be treated by a UPMC oncologist. This includes services through June 30, 2019, at UPMC Mercy and other UPMC facilities, including doctors and community hospital joint ventures that provide oncology services with UPMC.
- **Continuation of Care** — Members who were in a continuing course of treatment at UPMC in 2013, 2014 or 2015 (and through June 30, 2016 at Mercy) for a chronic or persistent medical condition can continue to see their doctor (at the in-network rate) up through June 30, 2019, for care reasonably related to their chronic condition.
 - Members may not be referred to or treated by a new UPMC doctor on an in-network basis, whether it is for a chronic or persistent condition or any other condition, unless the care is covered by another provision of the Consent Decree.
 - Routine, preventive or acute care does not qualify as a chronic or persistent medical condition and will only be covered as in-network if received during treatment for a chronic or persistent condition.
- **Maternity** — Members who were treated at UPMC Mercy or by a UPMC Mercy physician for a confirmed pregnancy on or before June 30, 2016, may continue to access Mercy on an in-network basis for maternity care, delivery and post-partum care related to that pregnancy.
- **Access for Seniors, CHIP and Medicaid** — Members (excluding those with Community Blue Medicare Advantage HMO) who are age 65 or older, and covered by or eligible for Medicare, will continue to have in-network access to all UPMC providers. This in-network access to all UPMC providers also applies to CHIP and Medicaid members.

Using Out-of-Network Providers

After June 30, 2016, care that you receive at UPMC Mercy may no longer be covered at the in-network rate. This means that if you use UPMC Mercy for services, you will pay a larger share of the cost.

If your plan has out-of-network benefits and you continue to use UPMC Mercy, Highmark will cover your care at the out-of-network rate. Because you are using an out-of-network provider, you will:

- Be billed directly by the UPMC provider for services rendered
- Receive payment directly from Highmark for benefits under your benefit plan
- Be expected to pay the difference between the plan's payment and up to 60 percent of what the UPMC provider actually charges for covered services

If your plan **does not have out-of-network benefits** and you use UPMC Mercy, services will not be covered and you will have to pay up to 60 percent of UPMC's actual charges. Highmark will not make any payments.

To understand more about your rights under the Consent Decree, please read about access to UPMC at discoverhighmark.com/consentCP.

If you have questions about your coverage, please call Highmark Member Service using the phone number on your member ID card before you schedule any appointments at UPMC Mercy or with any UPMC Mercy physicians.

If you need assistance finding an alternative in-network hospital or physician, please call My Care Navigator at 1-888-258-3428 or use one of the other options listed above.

Sincerely,



Thomas J. Fitzpatrick
Senior Vice President, Provider Contracting and Relations