



Plan Update

VOL. TWENTY-TWO

NO. EIGHTY

March 2009

Provider Update

We are pleased to announce the following additions to the Vale-U-Health Panel Provider Network:

Seema Ekbote, MD – Internal Medicine (effective 12/12/08)

Donald Adamov, DPM – Podiatry (effective 02/10/09)

The following providers are no longer part of the Vale-U-Health Panel Provider Network effective 1/1/09:

Ernesto Aravena, MD – Gastroenterology

Edgar Cordero, MD – General Surgery

Vinod Chablani, MD – Radiology

Michael Wallisch, MD – Radiology

Provider Directories

Revised directories for the supplemental provider network, InterGroup Services, are now available. You can obtain a copy in the Personnel Department or by calling us at 724-379-4011, option 1.

Student Verification

If you haven't submitted student verification (Spring 2009 semester) for your dependent that is between the ages of 19 and 25, their medical coverage has been suspended. Please obtain and submit this information to Vale-U-Health, in order to have their benefits reinstated. If this dependent is no longer in school, please notify the Personnel Department immediately. Questions can be directed to VUH Customer Service at 724-379-4011, option 1.

Mastectomy Related Services

Vale-U-Health would like to remind you that under The Women's Health and Cancer Rights Act of 1998 (WHCRA), group health plans are required to provide benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between breasts, prosthesis, and complications resulting from a mastectomy including lymphedemas. If you have a particular coverage question, please call Member Services at 724-379-4011, option #1.

Pre-Certification Requirements

If your covered dependent has other primary insurance, they are still required to follow your plan's (PA Health Care Plan) pre-certification requirements. If the primary insurance does not cover the expenses in full and the provider submits the unpaid portion to your plan, if pre-certification was not obtained, benefits for covered expenses would be reduced by 20% which would then be the patient's responsibility to pay the provider.

What Is A "UCR" Allowable?

A "Usual, Customary and Reasonable" allowable is the amount payable for an out-of-network provider and calculated at the lesser of:

- (1) The usual fee – the charge most frequently made by the provider for covered services or supplies; or
- (2) The customary fee – the charge made for covered services or supplies by those of similar professional standing in the same geographic area; or
- (3) The reasonable fee – the charge determined by the claims processing department which considers the complexity involved, the degree of professional skill and other pertinent factors, if (1) and (2) above cannot be easily determined.

UCR would affect you if you have obtained a medically necessary, covered service or supply from a non-panel provider. This provider can bill you for any amount over the UCR allowable.

Please be sure to read the Plan Amendment that's being distributed with this edition of Healthy Hints!

"Healthy Hints provides selected general information as a public service to the employees of Monongahela Valley Hospital and the Panel Providers that serve them. For more specific information, contact us directly."

Healthy Hints...



Pennsylvania Health Care Plan
Southwestern Pennsylvania
The MVH Employee Preferred Provider Organization

WillowPointe Plaza
800 Plaza Drive • Suite 230
Belle Vernon, PA 15012
724-379-4011
Fax: 724-379-4354

Annual Reminders

Maternity Benefit

Maternity rights under The Newborns' and Mothers' Health Protection Act of 1996 (Newborns' Act) prohibit group health plans from restricting benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours post vaginal delivery or 96 hours post cesarean section.

In addition, The Newborns' Act prohibits plans from requiring prior authorization for a length of stay under 48 hours for a vaginal delivery and under 96 hours for a cesarean section.

Keep in mind that stays in excess of 48 hours for a vaginal delivery or 96 hours for a cesarean section would be subject to continued stay medical necessity reviews.

Please note that while prior authorization is not a requirement, it is recommended that "notice of pregnancy" be given to the health plan in order to determine coverage levels for the chosen provider and/or facility. You may notify Member Services at 724-379-4011, option #1.

Enrollees' Rights And Responsibilities

Rights

- Enrollees have the right to be treated with respect and receive recognition of their dignity and need for privacy.
- Enrollees have the right to choose their own doctors from the list of Vale-U-Health network doctors and to receive timely care in an emergency.
- Enrollees have the right to have their medical records kept confidential.
- Enrollees have the right to see their medical records and to request copies for themselves, upon submission of written consent to the provider.
- Enrollees have the right to a candid discussion of appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
- Enrollees have the right to know about Vale-U-Health, its programs and services, and its providers' and members' rights and responsibilities.
- Enrollees have the right to receive clear and complete information from their doctors about their health conditions and treatments.
- Enrollees have the right to file a grievance or appeal about Vale-U-Health or its providers.
- Enrollees have the right to request restriction on private health information.
- Enrollees have the right to request confidential communication of private health information.
- Enrollees have the right to request to amend private health information on file.
- Enrollees have the right to receive an accounting of private health information disclosure.

Responsibilities

- Enrollees have the responsibility to treat their doctors and other health care workers with dignity and respect. This includes being on time for appointments and calling ahead if they need to cancel appointments.
- Enrollees have the responsibility to tell their doctors as much about their medical history as they know.
- Enrollees have the responsibility to understand and ask questions about how to access health care services appropriately.
- Enrollees have the responsibility to follow their doctors' plans and instructions for care that they have agreed upon.

Contact Information:

Member Service Department (724-379-4011, option #1)
Utilization Review/Case Management (724-379-4011, option #2)

US Mail:

Vale-U-Health
800 Plaza Drive, Suite 230
Belle Vernon, PA 15012