

St. Margaret's Hospital & Employed Physician & Allied Health Providers Managed Care Affiliations January 2016

Patient Disclaimer

If the **NETWORK** (listed below) identified on your insurance card is **NOT** listed, we do not have a direct participation agreement with that insurer. Also, be advised that SMH does not participate with every product line within any given insurer. Be aware that when you elect to utilize the services of a nonparticipating provider (including hospital-based physicians) for anything other than emergency services or service approved by the insurer in advance, the basis of your benefit payment will be determined according to your insurance policy's "out-of-network" fee schedule and you will be responsible for the balance. Also, you are **STRONGLY** encouraged to verify that pre-authorization from your insurance company has been obtained on your behalf prior to you receiving services throughout SMH. This can be done by calling the number on the back of your insurance card or by checking with the ordering physician.

AARP Medicare Complete Plan HMO **Physician Participation Only; Hospital is out of network.**

(in effective thru 12/31/2015 or until insurance changes) underwritten by United. Hospital agreement for 2016 pending.

<https://www.aarpmedicareplans.com/>.

Aetna <https://www.aetna.com/health-care-professionals.html>

Since Aetna completed their acquisition of Coventry Health Care effective 1/1/15 Aetna and all of its affiliated companies have now become affiliate companies of Coventry.

Effective 1/1/15 St Margaret's Hospital and Physician group are considered participating providers for all Aetna products. Aetna members will no longer come to us through PHCS/MultiPlan.

American Nickeloid Direct Agreement

Beech Street / Capp Care PPO /Concentra/ PPO Next (a Viant network) www.beechstreet.com

Blue Cross Blue Shield of Illinois www.bcbsil.com PPO Networks

Note: Out of State Blue Cross members must obtain their own pre-cert/pre-authorizations for IP, OP and Radiology testing. SMH can assist- but it's ultimately patient responsibility.

Blue Cross Blue Shield of Illinois www.bcbsil.com Blue Choice Preferred PPO

New for 2016: Sold from the *Illinois Insurance Exchange* to individuals and small groups. St Margaret's Hospital, employed providers and St Margaret's Home Medical Equipment all participating providers.

Note: when referring to tertiary centers not all hospitals participating in Blue Cross PPO are participating in the Blue Choice Preferred PPO network.

Care Improvement Plus – a Medicare PPO offered to select IL counties; Bureau, Putnam. Purchased by United Healthcare in 2015 may be terminated for 2016 and patients rolled into AARP Medicare Complete HMO.

Caterpillar The Network PPO administered by United Health. <http://cathealthbenefits.cat.com> CAT also offers employees Health Alliance HMO as an option effective 1/1/09

Cigna PPO & Managed Care Plans

www.cigna.com

Marketed as: HMO; PPO; Open Access; Open Access Choice; or Choice Fund.

Coventry – Recently acquired by Aetna. Aetna product lines rolled into our Coventry agreement effective 1/1/15.

www.coventryhealthcare.com/providers

First Health PPO (See Coventry)

Galaxy Health Network PPO www.galaxyhealth.com
Hospital Agreement only (very limited marketshare)

Termed 6/16/2014

HFN (Healthcare's Finest Network) PPO
www.hfninc.com Group Health

Health Alliance Medical Plans HMO/POS

www.healthalliance.org

Health Alliance Medical Plans Medicare PPO

www.healthalliance.org

HealthLink

www.healthlink.com

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Health Smart – (formerly known as Interplan or Preferred Plan Inc (PPI).

www.healthsmart.com

Humana

Advantage HMO

Choice Care PPO

Medicare Advantage PPO

www.humana.com

State of Illinois PPO, Currently administered by Cigna

Land of Lincoln Health*

* In our geographic area Land of Lincoln has contracted with Health Link or PHCS to provide a network for members who select Land of Lincoln from the Illinois Insurance Exchange. St. Margaret's & our physician group are considered participating providers.

Magellan Behavioral Health – Physician group only (no facility agreement).

Magellan Affiliates include:

Green Spring

Merit Behavioral Health

Human Affairs International

CMG Health Inc.

MultiPlan PPO & Affiliated Networks– Recently purchased & merged with PHCS.

www.multiplan.com

Mutual Medical PPO www.mutualmedical.com

Physician network only - hospital services will use a different PPO network.

Optum Behavioral Health – physician only agreement

OSF Healthplans Direct Access Network (DAN)

self insured groups such as St. Francis Hospital employee health plan.

[OSF Direct Access Network \(DAN\)](#)

PHCS (Private Healthcare Systems) PPO/POS see MultiPlan

www.phcs.com

Purchased by MultiPlan company has merged.

Three Rivers Provider Network (Hospital only Agreement)

www.trpnppo.com

TriCare – Active duty & retired military plan.

St Margaret's Hospital & employed physicians are non-contracted participating providers who accept TriCare patients.

United HealthCare

<https://www.unitedhealthcareonline.com/>

United Healthcare of the River Valley (formerly known as John Deere)

www.uhcrivervalley.com

United Healthcare *Group* Medicare Advantage PPO

For retired State of Illinois workers, teachers and college employees.

Workers Comp- the State of Illinois has a mandated Workers Comp fee schedule. Hospital & Employed physicians will participate with all carriers with payments at 100% of the State fee schedule (no additional network discounts).

Workers Comp – Federal Workers (US Postal Workers, etc.) have special WC rules- see Managed Care page for instructions.

St Margaret's Health accepts all insurances however it is the patient's responsibility to maximize insurance benefits. This can be done by seeking services from participating providers and by knowing your insurance benefits. If you need help understanding these benefits call the phone number on the back of your patient ID card and they will assist you.