

St. Margaret's Hospital & Employed Physician Managed Care Affiliations

November 2017

Patient Disclaimer

If the NETWORK (listed below) identified on your insurance card is NOT listed, we do not have a participation agreement with that insurer. Also, be advised that SMH does not participate with every product line within any given insurer. As a rule of thumb, we limit our participation to PPO product lines. 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 here at 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 12/31/2017 or until insurance changes) underwritten by United
<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 / www.beechstreet.com

Owned by MultiPlan; MultiPlans rates & contract terms applies.

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

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.

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

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

Choice Care (see Humana)

Cigna PPO & Managed Care Plans

www.cigna.com

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

Cigna Behavioral Health – physician group policy only.

Coventry – Recently acquired by Aetna. Aetna product lines rolled into our Coventry agreement effective 1/1/15. Eventually Coventry name will disappear replaced by Aetna.

www.coventryhealthcare.com/providers

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

Health Smart – (formerly known as Interplan or Preferred Plan Inc (PPI). **Agreement terminates 9/19/17**

www.healthsmart.com

St. Margaret's Hospital & Employed Physician Managed Care Affiliations

November 2017

Humana

Advantage HMO

Choice Care PPO

Humana HMOx (from Ill Exchange)*

Medicare Advantage PPO

www.humana.com

* January 2016 – Humana created a HMO product sold to individuals on the Illinois Insurance Exchange. The ID card states HMOx. In 2017 Humana removed St Margaret's hospital as par provider facility, yet kept physicians as par.

State of Illinois PPO, Currently administered by Aetna

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

Magellan Affiliates include:

Green Spring

Merit Behavioral Health

Human Affairs International

CMG Health Inc.

Meridian Medicaid Managed Care HMO

<https://corp.mhplan.com/>

MHNet – Behavioral Health –Physician agreement only. <http://mhnet.com/>

MultiPlan PPO & Affiliated Networks–merged with PHCS.

www.multiplan.com

Mutual Medical PPO www.mutualmedical.com

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

OccuNet / First Agency

New July 1 2016: Hospital & Physician agreement to provide coverage for students & student athletes.

<http://www.1stagency.com/>

OSF Healthplans Direct Access Network (DAN)

self insured groups

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

PHCS (Private Healthcare Systems) PPO/POS see MultiPlan

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.

Bold Lettering indicates a contract through the hospital's PHO (St. Margaret's Health Organization)

There's a difference between a *Network* and an insurance *Company*. An *Insurance* company assumes the financial risk of your health care; you pay premiums to it and providers send claims to it or its representative (Third Party Payor). A *Network* is an entity that negotiates contracts between providers (such as hospitals or physicians) and then rents access to those contracts to various insurance companies or third party payors.

In-Network discounts as well as pre-authorizations are driven by affiliations as identified when patients present ID cards. As an example: Trustmark Insurance uses both HealthSmart Network and the MultiPlan Network. – The only way to know which Network is the correct patient affiliation is by viewing the Patient ID card.
