

State of Ohio Medical Third-Party Administrator (TPA) Change Letter Frequently Asked Questions

February 11, 2011

BENEFITS

1. Will my office copay/deductible/out-of-pocket maximum change? *The current Preferred Provider Organization (PPO) plan design will not change. The current Health Maintenance Organization (HMO) plan design, which was nearly identical to the PPO plan design without an out-of-network benefit, will not be offered. The only major change will be that employees who were previously in an HMO will now have the option of out-of-network benefits. (UPDATED 2/2/11)*
2. Will my prescription coverage change because of this? *No, your prescription coverage is not changing.*
3. Are the ancillary benefits the same for the two TPAs? *All major benefits are the same for both Third Party Administrators (TPAs). Some ancillary services, such as discount programs for Weight Watchers and gym memberships, may be different.*

GENERAL INFORMATION

4. When will the new insurance company take over? *July 1, 2011.*
5. Will I get a new insurance card? When? *Yes; prior to July 1, 2011.*
6. How long can I access Explanations of Benefits (EOBs) from my current provider? *You can access them for up to one year.*
7. Will my handicapped child that has been certified by my current plan need to be recertified by my new plan? *No, not initially. Recertification may be required in the future.*
8. When will the details of the appeals process be communicated? *The appeals process will be communicated in the Open Enrollment edition of Pathways.*
9. Will the TPAs have dedicated customer service lines? *Yes. UHC's number is 877.440.5977, and Medical Mutual's number is 800.822.1152 (Updated 02/11/11).*

DOCTOR NOT IN NEW NETWORK – UNDERGOING TREATMENT

10. If I am currently seeking treatment from a provider not covered under the new network – is there any grace period for changeover – or will the new approved providers be effective a certain date (7/1/11)? *If you are undergoing a course of treatment, you can request for Transition of Care with the new TPA to obtain in-network coverage during the course of treatment. Transition of Care information will be included in the Open Enrollment edition of Pathways.*

11. I am pregnant and my OB/GYN is not on the new insurance list. Do I have to change my doctor? **See above.**
12. I am undergoing cancer treatment. My doctor is not on the new insurance list. Do I have to change my doctor? **See above.**

DOCTOR NOT IN NEW NETWORK – GENERAL

13. Do I have to change doctors? (Is my doctor in the Third-Party Administrator's (TPA) network)? **The majority of doctors should be in the network. You can call your doctor and ask if they contract with your assigned TPA and if they will be contracting with them on July 1, 2011. You can also look on the new TPA's website immediately (www.medmutual.com or www.uhc.com). For Medical Mutual, choose the 'Ohio Med' network. For United Health Care, the plan name is 'UnitedHealthcare Choice Plus'. You don't have to be a member of the plan to look up network providers. Also, because the plan is a PPO, you have the option to go out of network for an increased cost. (UPDATED 2/2/11).**
14. When will I have access to the new TPA's network to find my doctor? **See above.**
15. Will doctors be added to my TPA's provider directory? **TPAs have ongoing efforts to recruit doctors and their directories are updated on a regular basis.**

TPA SERVICE AREAS

16. Do I have to re-enroll? **No, you do not have to re-enroll if you do not have any changes to your dependents. Employees and their dependents currently enrolled in coverage will automatically be enrolled in their assigned TPA.**
17. How can I move to the other TPA? **You cannot move to the other TPA unless your current doctor is not available in your assigned TPA's network but is available in the other TPA's network.**
18. Who is my TPA? **Please refer to the ZIP code chart in the letter you received. Your TPA will be based on the first three digits your home zip code only.**
19. Can I use my home or work address? **Your TPA will be based on the first three digits of your home zip code only.**
20. I don't see my city on the zip code list. Why is that? **Disregard the city information listed. Please use the Home zip code column to verify which TPA you will be assigned.**
21. Do I have to use doctors only in the designated city listed on the zip code chart? **No, you can use any doctors in the TPA's network. (Updated 2/2/11)**

COSTS

22. Questions pertaining to costs:

Will there be a cost difference between the two plans? ***No, employee contributions will be the same for both TPAs.***

Family plus spouse? ***Yes, there will continue to be a family plus spouse rate. Actual rates will be published in the Open Enrollment materials in the spring.***

Family no spouse? ***Yes, there will continue to be a family with no spouse rate. Actual rates will be published in the Open Enrollment materials in the spring.***

Is there a breakdown by the number of covered dependents? (Plus one child, plus second child, etc.) ***No, there will be no cost differentials based upon the number of dependent children you cover.***

HB 1 cost? ***Yes, there will continue to be a separate HB1 rate for eligible HB1 children. Actual rates will be published in the Open Enrollment materials in the spring.***

Dependent verification required? ***Yes; any dependents added will require the proper documentation to be enrolled.***

Part-time rates? ***Yes, there will continue to be different rates for part-time employees. Actual rates will be published in the Open Enrollment materials in the spring.***

OUT OF STATE EMPLOYEES AND DEPENDENTS

23. I have a child who attends school in another state. Will his/her doctors be considered network? ***Both TPAs have out-of-state networks. Depending on your family's medical need, if the majority of the expenses will be incurred outside of Ohio, you can appeal to enroll in UHC. Generally, UHC has a larger network outside of Ohio. Please go to www.medmutual.com or www.uhc.com to search for out-of-state providers.***

For Medical Mutual, please see the listing below for the out-of-state network to choose:

<u>STATE</u>	<u>NETWORK</u>
<input type="radio"/> Georgia	Super Med
<input type="radio"/> Indiana	Super Med
<input type="radio"/> Kentucky (Northern)	Super Med
<input type="radio"/> Kentucky (Southern)	PHCS
<input type="radio"/> Michigan	PHCS
<input type="radio"/> Pennsylvania	PHCS
<input type="radio"/> South Carolina	Super Med
<input type="radio"/> West Virginia	PHCS
<input type="radio"/> Wisconsin	PHCS
<input type="radio"/> All Other States	PHCS

For UHC, choose the plan name "UnitedHealthcare Choice Plus."

24. What happens if I have children who live out of state and I am required by law to provide coverage for them? Is there a plan to cover this? **See above.**
25. What if I work near the Ohio border or outside Ohio? **Your TPA will be based on the first three digits of your home zip code only. Employees who live outside of Ohio will be enrolled in UHC.**

TPA CHOICES

26. I like my insurance and have always been with the same company. Why do I have to change? **The TPAs were selected based upon an evaluation of many factors such as quality, access and price in a given region. Your assigned plan is the best TPA in that region. The plan design for the two TPAs is the same.**
27. Why don't we get to choose an insurance company like we have in the past? **Same as above.**
28. It seems like our medical benefits are always changing. Why is this? **The state makes every attempt to ensure that employees receive the highest quality care at the best price. In order to do that, it is necessary for the state to go out to bid and evaluate benefits periodically. The only major change regarding the new TPA arrangement is that former HMO enrollees will now have an out-of-network option.**
29. Why did you pick two TPAs? Why not just one TPA for all employees? **Picking two TPAs administering the PPO regionally allows nearly all employees to continue seeing their current doctor, while reducing the overall increase in medical costs to the state and employees.**