

General Questions – Anthem coverage at Mary Washington Healthcare

Now that the facility I am scheduled to use no longer accepts Anthem, will I have to go elsewhere?

MWHC has worked hard to develop a plan so that most Anthem members will still be able to use our facilities. We have made the commitment to accept out of network payments from Anthem for patients whose plan includes the out of network coverage. We will not charge you for the difference. This includes deductibles.

What do I need to do if I have an Anthem plan with no out of network benefits?

Our commitment extends to all Anthem patients, but for those with no out of network benefits, Anthem has to grant an exception first. For members who do not have out of network coverage, you will need to contact Anthem, let them know that you feel more comfortable coming to a MWHC facility and ask Anthem for an exception to use one of our facilities. Call the telephone number on the back of your insurance card.

How are you handling deductibles? I have a higher deductible for out of network services – does this mean that I will have to meet the higher deductible before you accept my out of network rates?

We will honor your in network deductible. There will be no additional charge. Again it is our goal to provide our patients with high quality care at the same rates as if MWHC was in network with Anthem.

Can I still use your emergency departments?

In an emergency, please call 911 and you will be taken to the closest, most appropriate emergency department. Anthem's website for its members states:

In emergency situations, please go to the nearest facility.

What will I have to do to find out if I am covered?

MWHC is working with area doctors to make sure we have the paperwork we need for patients. If you need outpatient care and it is not being scheduled through your physician's office, please call 540.741.2000 so that we may assist you.

Are my doctor(s) covered?

Physicians have their own contracts with Anthem, and Anthem will help you find a doctor who meets your health needs and accepts your insurance.

Mary Washington Healthcare physicians also have their own contracts with Anthem. All MWHC physician offices will remain in network with Anthem for 2012.

MWHC facilities IN NETWORK with Anthem

- Emergency Department at Lee's Hill
- Imaging Center for Women
- Mary Washington Healthcare Physicians - all Practices
- Mary Washington Hospice
- Mary Washington Hospital Home Health
- Medical Imaging of Fredericksburg
- Medical Imaging of Lee's Hill
- Medical Imaging of North Stafford
- MWHC Outreach Labs – all Locations
- Sleep and Wake Disorders Center - Fredericksburg

MWHC facilities OUT OF NETWORK with Anthem: Mary Washington Hospital

Includes:

- Anticoagulation Clinic
- Cardiopulmonary Health and Fitness
- Infusions/Chemo
- Radiation Oncology
- Rappahannock Wound Healing Center
- Rehabilitation Services of Fredericksburg and Lee's Hill

Stafford Hospital

Includes:

- Anticoagulation Clinic
- Radiation Oncology at the Stafford Medical Pavilion
- Rehabilitation Services at the Stafford Medical Pavilion
- Sleep and Wake Disorders Center - Stafford

Fredericksburg Ambulatory Surgery Center Snowden at Fredericksburg

For Our Anthem Patients



If you have a question and do not see it here, please check on our website www.mwhc.com (click on Attention Anthem Patients) or call 540.741.1010.

This handout is organized to provide answers to several sets of questions. The first set of questions is general, followed by questions for specific health needs. At the end of this FAQ is a list of MWHC facilities and their Anthem status. Some MWHC facilities will continue in the Anthem network in 2012.

At MWHC, we understand that you might be anxious about the cost of care if we don't have a contract with Anthem. We have developed a plan so that we can continue to provide you and your family with high quality care at no extra cost to you.

There are some additional steps that may need to be taken, depending on your need. These are outlined below. MWHC has developed special processes to help you get Anthem's approval when needed.



Mary Washington Healthcare

www.MaryWashingtonHealthcare.com

In an Emergency

Can I still use your emergency departments?

In an emergency, please call 911 and you will be taken to the closest, most appropriate emergency department. On Anthem's website for its members, they state:

In emergency situations, please go to the nearest facility.

I know that only Mary Washington Hospital can take care of really sick patients so what do I do if I have an emergency like a stroke or massive heart attack and don't have out of network coverage?

In an emergency, please call 911. Our region's emergency responders have a very sophisticated system for making sure you go to the right hospital for your medical needs. As referenced above, Anthem also directs patients to the nearest facility.

What happens if I think it's an emergency but it's not? Will Anthem cover the bill?

At MWHC, anything you think is an emergency, we consider an emergency. But we don't know Anthem's policy. The Emergency Department at Lee's Hill will continue to be in Anthem's network and you will be covered according to your plan. We have asked for clarification about Mary Washington Hospital's and Stafford Hospital's Emergency Departments, but have not yet heard back from Anthem.

What if I need to be admitted to the hospital and I don't have out of network benefits?

We will work with Anthem as much as possible to get authorization to admit you to the hospital where you have sought care. However, if Anthem will not let you come to one of our hospitals and sends you to another hospital, we will work to make sure you have appropriate medical transportation.

Pregnant Anthem Members

I am pregnant and am scheduled/want to have my baby at your hospital. Will I have to go somewhere else for delivery?

Women in their 2nd or 3rd Trimester

MWHC has a clause in our current agreement with Anthem that protects patients who are pregnant and are through their first trimester as of January 1 for Anthem's commercial HMO and PPO plans and as of February 1 for Anthem's HealthKeepers Plus Medicaid plan.

For any woman in her 2nd or 3rd trimester as of these dates, Anthem will process payments at the in network rate for pregnancy and delivery provided at Mary Washington Hospital or Stafford Hospital. This applies to all members, regardless of whether you have out of network coverage.

Women in their 1st Trimester

For any women in her 1st trimester as of the dates above, MWHC will work with your doctor's office to gather your out-of-network insurance information and to get authorization from Anthem. Once we have the authorization, we will keep it on file.

For Anthem members without out of network benefits, Anthem will need to grant an exception before we can get authorization. Any women who fall into this category should stress to Anthem that they want to receive care at the hospital where they feel the most comfortable.

I am having a high risk pregnancy – does this include perinatal services?

Yes, perinatal services will be covered under the outline above, depending on the woman's trimester.

Will my baby be covered?

Newborns are covered at the time of delivery based on the mom's authorization.

What if my baby needs care in a NICU?

Anthem has informed us that any newborn or infant who needs to be in the neonatal intensive care unit must be authorized for the service. For members who have out of network coverage, we will seek authorization for your baby's care so that you would pay the same rates as if we had a contract with Anthem.



For members who do not have out of network coverage, we will work with Anthem as much as possible to get authorization to keep your baby where he or she currently is receiving care. However, if Anthem will not let the baby stay at our hospital and sends him or her to another hospital, we will work to make sure your baby has appropriate medical transportation.

Are my doctor(s) covered?

Physicians have their own contracts with Anthem, and Anthem will help you find a doctor who meets your health needs and accepts your insurance.

If I go home and then my baby has a problem, can I bring him or her back?

If you go home and need our care again, Anthem will consider this a separate visit. In an emergency, please call 911 and you will be taken to the closest, most appropriate emergency department. If a procedure or surgery needs to be done, please see one of the areas below.

Surgeries, Colonoscopies, Outpatient Procedures at Mary Washington Hospital, Stafford Hospital, and Fredericksburg Ambulatory Surgery Center

Do I need to cancel my surgery/procedure in January?

For members who have out of network coverage, you will be able to seek care without having to pay more than if we had a contract with Anthem. There should be no changes you need to make.

For members who do not have out of network coverage, you will need to contact Anthem, let them know that you feel more comfortable coming to a MWHC facility and ask Anthem for an exception to use one of our facilities. Call the telephone number on the back of your insurance card. You will have to talk with Anthem first or they may not cover your care.

What if my procedure requires pre-authorization?

We will work with your doctor's office to gather your out-of-network insurance information and to get authorization from Anthem. Once we have the authorization, we will keep it on file. For Anthem members without out of network benefits, Anthem will need to grant an exception before we can get authorization.

How will I know if I am covered for any testing that needs to be done before or after the surgery/procedure?

Testing, including lab and imaging, needed for a surgery or procedure is bundled in Anthem's authorization. Once your surgery/procedure is authorized, we will be able to refer you to the most appropriate facility for testing as part of the surgery or procedure that you need.

Are my doctor(s) covered?

Physicians have their own contracts with Anthem, and Anthem will help you find a doctor who meets your health needs and accepts your insurance.

What if I have complications and need to come back after my surgery?

If you go home and need our care again, Anthem will consider this a separate visit. In an emergency, please call 911 and you will be taken to the closest, most appropriate emergency department. If you need our care again and it is not an emergency, we will follow this steps outlined above.

General Outpatient Services

Will I be able to get my lab work done?

Mary Washington and Stafford Hospital Outreach Labs will be in network with Anthem in 2012. All lab work can continue to be done under in network benefits for Anthem's PPO, HMO, and Medicaid plans.

I am having treatments/rehab/infusion/chemotherapy now and need to have more in 2012. Will I be covered?

We will not interrupt any course of treatment for patients currently in our care. We will work with Anthem and the patient on billing during the course of treatment. Patients will not have to pay any more than they would if MWHC was in network.

I need an x-ray/MRI/CT-scan. Does this mean that I can't get care?

Medical Imaging of Fredericksburg, Medical Imaging of Lee's Hill, Medical Imaging of North Stafford, and the Imaging Center for Women are currently in network and will remain in network. Mary Washington and Stafford Hospitals' Radiology Departments are the only imaging services affected. Patients can still access care for outpatient hospital-based imaging through their out of network coverage, and only have to pay in network rates and deductibles.

