



## **Member Frequently Asked Questions**

### **Question: Do I need to find a new health care provider?**

BCBSNE members do not need to take any action at this time; your coverage remains the same, and you will continue to enjoy in-network benefits when visiting a CHI facility or affiliated physician. If an agreement is not reached within the negotiation period that ends August 31, we will notify you and provide resources to ensure you have minimal disruption of care.

### **Question: Why is Blue Cross and Blue Shield of Nebraska doing this?**

We work hard to protect the financial stability and security of our members, while providing coverage in the most cost-effective way possible.

While other health care providers in our statewide network have worked with us to control rising health care costs, CHI—and particularly Alegent Creighton Health—costs significantly more than other providers and facilities in Omaha, and they continue to ask for annual increases.

The contracts we negotiate with hospitals and physicians on behalf of our members directly impact what we all pay for medical care. Our goal is to keep health care costs as affordable as possible.

We issued the Notice of Termination to CHI to allow us to help manage costs and protect the financial security of our members and their employers. During the negotiation period that ends August 31, we will make every attempt to reach an agreement that is fair and beneficial to our members. CHI has been a valued partner, and we remain hopeful we can reach an agreement during this time period.

### **Question: What happens if there is no agreement at the end of the negotiation period?**

We remain hopeful we can reach an agreement with CHI during this time period. If we are unable to reach an agreement that is fair and beneficial to our members, CHI's affiliated hospitals and physicians will no longer qualify for in-network coverage for Blue Cross and Blue Shield of Nebraska members.

Should that happen, we will provide the resources available to ensure minimal disruption of care for our members. Members may choose to select another in-network hospital or physician, or to use CHI services at out-of-network costs.



**Question: Why are you not continuing to negotiate without issuing the Notice of Termination?**

We have a responsibility to protect our members by managing what we all pay for medical services. This was not an easy decision for us to reach, but one we felt necessary to protect the financial security and stability of our members. We will continue to make every attempt to reach an agreement that is fair and beneficial to our members.

**Question: If I'm about to have a baby, have cancer or another serious condition, will I be able to keep my doctor if an agreement is not reached?**

We are making every attempt to reach an agreement with CHI before the end of the negotiation period August 31. However, should an agreement not be reached, certain conditions will qualify for continued care and in-network benefits with your existing CHI provider, for an extended period of time. To determine specific details for your condition or situation, please visit the Continuing My Care page of [www.nebraskablue.com/update](http://www.nebraskablue.com/update).

**Question: If an agreement is not reached, what time frame is allowed for transitioning to a non-CHI provider?**

We are making every attempt to reach an agreement with CHI before the end of the negotiation period August 31. However, should an agreement not be reached, all CHI-affiliated providers will be considered out-of-network beginning September 1.

If you are approved for continuing in-network care with your CHI provider, your approval letter will include information on the length of your extended in-network benefits.

**Question: If I am approved for continuity of care benefits for one illness, can I receive in-network benefits for a non-related condition?**

No. Continuity of care coverage applies only to the conditions listed on the Continuity of Care application.

**Question: Do I need to submit multiple Continuity of Care applications for different conditions?**

Yes. A Continuity of Care application must be completed and submitted by each physician from whom you are currently receiving treatment for an approved condition.



**Question: Can I apply for continuity of care benefits if I am not currently in treatment or seeing a physician?**

No. To apply for continuity of care coverage, you must be currently seeing a physician and under treatment for the condition identified on the application.

**Question: Do I need to complete the Continuity of Care application if I am already seeing a non-CHI provider that is not impacted by the possible termination?**

No. Continuity of Care applications only need to be submitted if you are currently under treatment for an approved condition with a CHI-affiliated provider that would no longer be considered in-network should an agreement not be reached and the termination goes into effect on Sept. 1.

A list of affected and non-affected providers is available on the My Doctor page at [www.nebraskablue.com/update](http://www.nebraskablue.com/update).

**Question: What does “active course of treatment” mean?**

An active course of treatment means you are under the care of a physician for one of the approved conditions and currently undergoing treatment or care for that condition on the day of termination, August 31.

**Question: If an agreement isn’t reached, does that mean that I cannot get care from any hospital or physician that is affiliated with CHI?**

We are making every attempt to reach an agreement with CHI that protects the financial security and stability of our members and provides the most cost-effective coverage possible. However, if we cannot reach an agreement that is fair and beneficial to our members, members can continue to utilize CHI facilities and physicians, but would have to pay out-of-network costs for those services.

**Question: What if the only hospital in my area is a CHI hospital?**

We are making every attempt to reach an agreement with CHI that protects the financial security and stability of our members and provides the most cost-effective coverage possible. However, if we cannot reach an agreement, you can continue to use your local CHI hospital, but would have to pay out-of-network costs for those services. Should an agreement not be reached, we will also provide resources to connect you with in-network facilities and providers that are close to you.



**Question: How much more costly are common procedures at CHI than through other health care providers?**

CHI has continued to charge significantly more than other providers for similar medical services and continues to ask for annual increases. You can find a cost comparison of common procedures on the “About Costs” page at [www.nebraskablue.com/update](http://www.nebraskablue.com/update).

**Question: What is CHI?**

Catholic Health Initiatives (CHI) is a Denver-based national health care organization that operates 87 hospitals in 18 states, with more than 97,000 employees. In Nebraska, CHI-affiliated hospitals and physicians include:

- Alegent Creighton Health (Omaha, Council Bluffs, Schuyler, Plainview);
- Good Samaritan Hospital (Kearney);
- Nebraska Heart Hospital (Lincoln);
- Saint Elizabeth Regional Medical Center (Lincoln);
- Saint Francis Medical Center (Grand Island);
- St. Mary’s Community Hospital (Nebraska City) and;
- 3,000+ independent physicians and clinics in the Omaha area.

**Question: What if I have specific questions about my hospital, provider, policy or situation?**

You can call BCBSNE’s member hotline at (844) 286-0855 with any questions or concerns. Hours for the hotline are: 7:30 a.m. to 7:00 p.m. (CDT) Monday through Friday.

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