



SHBP MEDICARE ADVANTAGE PLANS INFORMATION TO SHARE WITH YOUR PROVIDER

The State Health Benefit Plan (SHBP) offers two Medicare Advantage with Prescription Drugs (MAPD) Private Fee-for-Service (PFFS) plans to eligible retirees across the country. These plans are authorized by the Centers for Medicare & Medicaid Services (CMS), and both CIGNA HealthCare (CIGNA) and UnitedHealthcare (UHC) are contractors with CMS to provide these MA plans under SHBP. These plans are customized for SHBP retirees and should not be confused with other individual MA Plans offered on the market. The SHBP MA Plans are:

- CIGNA Medicare Access Plus RxSM - Standard
- CIGNA Medicare Access Plus RxSM - Premium
- UHC SecureHorizons MedicareDirectSM - Standard
- UHC SecureHorizons MedicareDirectSM - Premium

An MA plan works differently than a Medicare supplemental plan, Original Medicare, and MA HMO or PPO plans. One key difference is how your doctors and other health care service providers work with an MA plan. The information below might be helpful to share with your providers.

Provider Participation

Becoming a deemed provider for the SHBP CIGNA and UHC MA plans is easy:

- **There is no contract to sign and no network to join.** An individual can use any provider (doctor or health care professional) that accepts Original Medicare payment, is willing to treat the individual, and accepts the terms and conditions of payment for CIGNA and UHC. Providers that accept the CIGNA and UHC terms and conditions (including payment rate) are called *deemed providers*
- **As a deemed provider, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat SHBP CIGNA or UHC MA plan participants**
- **There are no prior authorizations or pre-certification requirements.** CIGNA and UHC ask that you notify them of any inpatient admission (hospital, rehabilitation or skilled nursing) to ensure that these individuals are aware of programs and services that may be helpful

(More information to share with your provider on back side)

- **MA plans are required by CMS to pay providers the equivalent of what providers would have received under Original Medicare**, less the individual's applicable co-payment or coinsurance
- **Providers deemed into the MA plans will have a single source for claim payment**, CIGNA or UHC. Based on CMS requirements, claim payments will be timely and will include a detailed explanation of payment
- **The MA plans offered through the SHBP include additional benefits specifically for SHBP members that are traditionally excluded by Original Medicare**, which may make it easier for you to provide services and treatment

Provider Terms and Conditions

Before receiving services, individuals must inform you of their coverage through a customized MA plan under the SHBP. These individuals will have a CIGNA or UHC ID card, with the MA plan information through SHBP. At this point, you have the right to choose whether or not to accept the individual's SHBP MA plan. Once the individual informs you of his/her MA coverage and you provide services and submit a claim, you are agreeing to accept the terms and conditions of the SHBP MA plan selected by that individual. If you decide not to accept the terms and conditions of one of the SHBP MA plans, you should not provide services to the individual, except in emergencies (which are covered according to Medicare guidelines).

In general, the provider terms and conditions require the following:

- The provider must bill CIGNA or UHC directly for all covered health care services and collect only the applicable co-payments or coinsurance from the individual
- The provider must agree not to balance bill SHBP members for any amounts above the fees paid by CIGNA or UHC or applicable co-payments or coinsurance owed by the individual

This is merely a high-level summary of the Terms and Conditions that have been customized by CIGNA and UHC for SHBP's MA members. To learn more about the terms and conditions of the customized SHBP MA plans and payment, you can contact CIGNA or UHC as outlined below:

- **CIGNA**
Web site: www.cignamedicare.com
Phone: 1-800-577-9410
- **UHC**
Web site: www.uhcretiree.com
Phone: Provider Service at 1-866-579-8811

For more information about MA plans in general, see the Provider Q&A at the CMS Web site <http://www.cms.hhs.gov/PrivateFeeForServicePlans/>.