

FACT SHEET

Effective January 1, 2009



Member Service	Provider Service	Prior-Authorization
(888) 492-6811 Monday - Friday 8:30 to 4:30	(800) 869-8388 or (586) 753 - 0926 Monday - Friday 8:30 to 4:30 Fax: (586) 753-0922	(800) 869-8388 Monday - Friday 8:30 - 4:30 PM Fax: (586) 753-0980

Online Provider Directory and Provider Manual available thru <http://www.smarthealth-mi.org>

Participating Hospitals:	Tier 1 includes the Michigan Ministries of Ascension Health*: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <ul style="list-style-type: none"> > Borgess - Kalamazoo > Genesys – Flint > St. John Health - Detroit </div> <div style="width: 45%;"> <ul style="list-style-type: none"> > St. Mary's of Michigan - Saginaw > St. Mary's of Michigan - Standish > St. Joseph - Tawas </div> </div>	
Program Description:	PPO type product with dual coverage There is no coverage, except for medical emergencies outside of Tier 1 or Tier 2 networks	
Benefit Summary:	Tier 1	Tier 2
	Michigan Ministries of Ascension Health	Community Blue / Blue Preferred PPO
Co-Pay for: Annual Physical, Annual GYN, Well Baby/Child Care Co-Pay for OV	\$0	\$20
	PCP = \$15 Specialist = \$20	PCP = \$20 Specialist = \$30
DME Benefit	\$7500 at \$0 co-pay; then 20% for the remainder of the year outside of Annual Out-of-pocket maximum	20% after deductible
ER Co-Pay	\$100	\$125
Inpatient Admission Co-Pay	\$100 with \$300 maximum per family	\$150 with \$450 maximum per family
Deductible	\$0	\$750 individual / \$1,500 family
Co-insurance	\$0	20% after deductible
Out-of-pocket maximum	\$0	\$3000 individual / \$6,000 family
<p>Authorization Requirements: Must be obtained by the requesting provider/facility within 24 hours of the emergency admission.</p> <p>Prior Authorization Requirements: Ordering physicians are responsible to obtain Prior Authorizations at least 48 hours prior to service</p>	<ul style="list-style-type: none"> ALL EMERGENCY admissions to hospitals outside Michigan Ministries of Ascension Health Tier 1 Network (<i>excluding observation stays and deliveries discharged within 48hrs vaginal / 96 hours c-section</i>) [*See list above of participating hospitals in Tier 1 Network] Skilled Nursing Facility Admissions when SmartHealth is primary insurance Outpatient Procedures – including but not limited to Bariatric Surgery, Pulsed Dye Laser, Synagis Injections, Endoluminal Radiofrequency or Laser Ablation for Varicose Veins, other potentially cosmetic procedures/surgeries such as breast reduction, blepharoplasty Therapies – Cognitive, Hyperbaric Oxygen Therapy, Speech/Voice, Photochemotherapy/Ultraviolet Light for atopic dermatitis or mycosis fungoides Diagnostic Tests - PET Scan, Capsule Endoscopy, Neuropsychological testing, Oncotype DX All Transplants Ancillary Services – non-emergent Ambulance Refer to Provider Manual for a complete list of specific procedures 	
To coordinate services:	For the highest benefit level for the patient, refer patients to any Michigan Ministry of Ascension Health hospital or see the SmartHealth provider directory for a complete listing of network providers. Next benefit level would include any participating hospital/provider in Community Blue / Blue Preferred PPO network.	
Laboratory Services:	All services (<i>outside of the physician office</i>) should be directed to an appropriate participating laboratory within the Tier 1 network to avoid out-of-pocket cost to the patient. Refer to the SmartHealth online directory for Tier 1 providers.	

Reimbursement: Fee for Service	For specific rates, submit request via fax to (586) 753-0922 or in writing to: St. John Health Managed Care Department, Attn: Provider Relations 28000 Dequindre, Warren, MI 48092
SmartHealth Tier 1 providers: 24 months filing limit Tier 2 Community Blue / Blue Preferred PPO providers:	<u>Submit paper claims to:</u> Automated Benefit Services P.O. Box 37705 Oak Park, MI 48237-7705 <u>Submit electronic claims to:</u> Automated Benefit Services Payer ID 38259 <i>Submit claims to your local Blue Cross Provider using prefix TJP</i>
Claim Stating	Allowing for 60 days from date of service, claims can be stated two ways: <u>Tier 1:</u> 1. Via phone by calling Automated Benefit Services at (888) 492 – 6811. Enter tax ID and patient information and a return fax will provide all claims detail. 2. By mail to above claim address. Stamp “STATUS INQUIRY” in red in upper right-hand corner of claim. <u>Tier 2:</u> According to BCBS procedures
How to become a Tier 1 participating physician?	1. Must be on staff of a participating Ascension Health hospital. 2. Be a member of that hospital's PO or PHO. 3. Sign the SmartHealth Participation Agreement.