

# 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>**

<b>Participating Hospitals:</b>	Tier 1 includes the Michigan Ministries of Ascension Health*: <ul style="list-style-type: none"> <li>&gt; Borgess - Kalamazoo</li> <li>&gt; Genesys – Flint</li> <li>&gt; St. John Health - Detroit</li> <li>&gt; St. Mary's of Michigan - Saginaw</li> <li>&gt; St. Mary's of Michigan - Standish</li> <li>&gt; St. Joseph - Tawas</li> </ul>	
<b>Program Description:</b>	PPO type product with dual coverage There is no coverage, except for medical emergencies outside of Tier 1 or Tier 2 networks	
<b>Benefit Summary:</b>	<b>Tier 1</b>	<b>Tier 2</b>
	<b>Michigan Ministries of Ascension Health</b>	<b>Community Blue / Blue Preferred PPO</b>
<b>Co-Pay for: Annual Physical, Annual GYN, Well Baby/Child Care</b>	\$0	\$20
<b>Co-Pay for OV</b>	PCP = \$15      Specialist = \$20	PCP = \$20      Specialist = \$30
<b>DME Benefit</b>	\$7500 at \$0 co-pay; then 20% for the remainder of the year outside of Annual Out-of-pocket maximum	20% after deductible
<b>ER Co-Pay</b>	\$100	\$125
<b>Inpatient Admission Co-Pay</b>	\$100 with \$300 maximum per family	\$150 with \$450 maximum per family
<b>Deductible</b>	\$0	\$750 individual / \$1,500 family
<b>Co-insurance</b>	\$0	20% after deductible
<b>Out-of-pocket maximum</b>	\$0	\$3000 individual / \$6,000 family
<p><b>Authorization Requirements:</b> Must be obtained by the requesting provider/facility within 24 hours of the emergency admission.</p> <p><b>Prior Authorization Requirements:</b> Ordering physicians are responsible to obtain Prior Authorizations at least 48 hours prior to service</p>	<ul style="list-style-type: none"> <li><b>EMERGENCY admissions to hospitals outside Michigan Ministries of Ascension Health Tier 1 Network</b> (<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]</li> <li><b>Skilled Nursing Facility Admissions</b> when SmartHealth is primary insurance</li> <li><b>Outpatient Procedures</b> – 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</li> <li><b>Therapies</b> – Cognitive, Hyperbaric Oxygen Therapy, Speech/Voice, Photochemotherapy/Ultraviolet Light for atopic dermatitis or mycosis fungoides</li> <li><b>Diagnostic Tests</b> - PET Scan, Capsule Endoscopy, Neuropsychological testing, Oncotype DX</li> <li><b>All Transplants</b></li> <li><b>Ancillary Services</b> – non-emergent Ambulance</li> <li><b>Refer to Provider Manual for a complete list of specific procedures</b></li> </ul>	
<b>To coordinate services:</b>	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.	
<b>Laboratory Services:</b>	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.	

<b>Reimbursement: Fee for Service</b>	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
<b>SmartHealth Tier 1 providers:</b>  24 months filing limit  <b>Tier 2 Community Blue / Blue Preferred PPO providers:</b>	<p><b><u>Submit paper claims to:</u></b> Automated Benefit Services P.O. Box 37705 Oak Park, MI 48237-7705</p> <p><b><u>Submit electronic claims to:</u></b> Automated Benefit Services Payer ID 38259</p> <p><b><i>Submit claims to your local Blue Cross Provider using prefix TJP</i></b></p>
<b>Claim Stating</b>	Allowing for 60 days from date of service, claims can be stated two ways: <b><u>Tier 1:</u></b> 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. <b><u>Tier 2:</u></b> According to BCBS procedures
<b>How to become a Tier 1 participating physician?</b>	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.