



## Member FAQs

**Q.** How can I be certain that my physician / provider participates in the SmartHealth Tier 1 network?

**A.** Refer to the SmartHealth Web site ([www.smarthealth-mi.org](http://www.smarthealth-mi.org)) for the current list of Tier 1 physicians. This list is updated real time, so it will be current as of the date and time of your search; however, a physician's status with the health plan can change daily. It is up to you to be certain of your coverage.

**Q.** I don't see the service I need listed on the Provider Directory and I know my Health Ministry does not offer this service. How can I obtain this service as a Tier 1 benefit?

**A.** In some instances, Community Blue / Blue Preferred PPO Providers have already been designated as Tier 1 in the Provider Directory. In those specific circumstances, access any Community Blue / Blue Preferred PPO provider of your choosing without a prior authorization (based on Prior Authorization list). All other non-emergency services obtained outside the Ascension Health Michigan Network will be subject to coinsurance and deductibles.

If a particular service is not listed, your physician may initiate a request for prior authorization which, if approved, would authorize you to receive the authorized services from a Tier 2 provider at the Tier 1 benefit coverage (no deductible and/or coinsurance).

Exception to the above is office visits. The Tier 2 office visit co-pay will apply to all providers who are not part of the Ascension Health Michigan Network.

Associates who utilize a preferred provider or have a prior authorization to go outside the Network should not be responsible for any deductible or coinsurance. Should you receive a billing statement from your provider for these charges, please contact Member Services at Automated Benefit Services (ABS) 1-888-492-6811.

**Q.** I went to a designated Tier 1 provider (non Ascension-MI) and had an eligible service provided. My explanation of benefits (EOB) reported that I had to pay a deductible and coinsurance. I thought Tier 1 benefits were supposed to pay at Tier 1 level?

**A.** You are correct. However, due to the complexities of the billing system, it is possible that claims were paid incorrectly. Please contact Member Services at ABS at 1-888-492-6811 and have the claims representative review your claim.

**Q. Who do I call to ask questions about my benefits?**

**A.** Associates may call their local ministry Work Life Services/Human Resources departments for general questions. You may also contact Automated Benefit Services at 888-492-6811 during business hours of 8:30 to 4:30 p.m. Monday through Friday.

**Q. What's new in 2010?**

**A.** SmartHealth has implemented the following plan design changes for 2010:

- Optometrists have been added as participating providers. Optometrists can be accessed for medical services only. Vision services are excluded under your medical plan.
- Maintenance Drug List has been implemented for all ministries (see Pharmacy link on the Web site)
- Mental Health – copays for Tier 2 outpatient visits have been changed to a flat dollar copay, to mirror specialist office visits. All other limitations in terms of number of visits have been removed.
- Michelle's Law – this law allows seriously ill or injured college students to take up to one year of medical leave without losing their health insurance coverage. Written certification from an attending physician is required. Contact your HR department for more details.
- Transplants (Kidney, Pancreas, SPK, Cornea) are only available through the Tier 1 network.