

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Safeway
DATE OF HIRE: December 1, 1999
PLAN: 1

LOCAL: 118
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider, Partial Late Appeal #M14/113-1220

FUND RULE:

"IMPORTANT REMINDER

Starting on September 1, 2008, you MUST use a doctor, hospital or other health care provider who is in the CIGNA network...."
(Quoted from the Reminder Notice mailed to all participants on August 21, 2008)

"You Must Use A Doctor/Hospital In The CIGNA Shared Administration Network For Medical Coverage

Before you make an appointment to see a doctor (whether a general practitioner, OB/GYN, pediatrician, etc.), and before scheduling any non-emergency hospital procedure (inpatient or outpatient), ***you must be sure the doctor and/or hospital is a CIGNA Shared Administration provider. If you don't use a CIGNA provider, services will not be covered and you will have to pay the bill.*** It doesn't matter if you make your appointment months or a couple of days ahead, you still need to check again on the day of the visit to be sure he/she is still in the CIGNA Shared Administration network.

Locating Providers

To locate the most current providers in the CIGNA network, log on to its website www.cignasharedadministration.com. The names of providers are updated regularly. You can also call CIGNA at (800) 768-4695."

(Quoted from the Bakers Union & FELRA "For Your Benefit" newsletter, January 2013, Page 3, mailed to the participant on February 6, 2013)

"Review of a Denied Claim

If your claim is denied, you (or your authorized representative) may, within 180 days from receipt of the denial, request a review by writing to the Board of Trustees."

(Bakers Union and FELRA Health and Welfare Fund SPD, Page 107)

SUMMARY: Date(s) of Service: July 12, 2013
Received: August 5, 2013 through August 20, 2013
Denied: August 6, 2013 through August 21, 2013
Appeal Received: February 12, 2014 (175 - 190 days)

The **participant** is appealing for payment of claims, for surgical pathology, that were denied. The participant states, "I gave my insurance [information] to the hospital and followed all the necessary procedures for my surgery. I was NOT told that after my [procedure], a separate set of doctors from St. Joseph Pathology Associates, PA completed their work... and they bill separately for their services."

Fund records indicate the participant had surgery performed by Dr. Michael Schultz (a participating surgeon), at University of Maryland St. Joseph Medical Center (a participating facility). St. Joseph Pathology Associates submitted claims for surgical pathology. The claims submitted by Dr. Schultz and University of Maryland St. Joseph Medical Center were processed and paid, up to the limits of the Plan. The claims submitted by St. Joseph Pathology Associates were denied because they do not participate with CIGNA.

Note: CIGNA verified with the Fund office on February 18, 2014 that St. Joseph Pathology Associates does not participate.

ACTION: Approved ☐ Denied ☐ Tabled ☐

COMMENTS:

