NAME: **SS#:**
REGARDING:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER:	Safeway	**LOCAL:**	118
DATE OF HIRE:	June 1, 1988	**STATUS:**	Full Time
PLAN:	I		

ISSUE: Hospital/Medical – Nonparticipating Provider #M13/113-7721

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 August 19, 2008)

"CIGNA HealthCare is your new PPO Provider
Effective September 1, 2008, CIGNA HealthCare replaced OneNet as your new PPO. You must use a provider (whether a hospital, physician, or other health care provider) who is in the CIGNA network, in order to be covered (with limited exceptions)."
(Quoted from the "For Your Benefit" newsletter, January 2009)

"Use A Provider 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.***"
(Quoted from the *For Your Benefit* newsletter, April 2010)

SUMMARY:		
	Date(s) of Service:	October 6, 2012 - November 13, 2012
	Received:	January 22, 2013
	Denied:	January 29, 2013
	Appeal Received:	April 16, 2013

The **participant** is appealing for payment of claims for her daughter that were denied because the provider, Columbia Associates in Psychiatry, does not participate with CIGNA. The participant's daughter received services in an outpatient intensive program (partial hospitalization).

Fund records indicate the participant's daughter was admitted to Dominion Hospital (a participating facility in the CIGNA network) with a diagnosis of "depressive disorder" from September 19, 2012 through October 3, 2012. Claims for inpatient treatment on these dates, submitted by Columbia Associates in Psychiatry (a nonparticipating provider), were paid up to the limits of the Plan because the participant's daughter was admitted to the hospital through the emergency room. This need for emergency treatment qualified for an exception to the Fund's requirement to use a CIGNA provider. After discharge from the hospital, the participant's daughter returned to the hospital each day for continued outpatient therapy and counseling provided by Columbia Associates in Psychiatry. The claim for this follow up outpatient program was denied because the services were not considered emergency treatment, and therefore did not qualify for an exception to Fund's requirement to use a CIGNA provider.

ACTION: **Approved** ☐ **Denied** ☐ **Tabled** ☐
COMMENTS: