

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: December 1, 1988
PLAN: I

LOCAL: 118
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider #M13/122-4078

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:	February 6, 2013 through March 13, 2013
Received:	March 7, 2013 through April 3, 2013
Denied:	March 8, 2013 through April 4, 2013
Appeal Received:	June 21, 2013

The **participant** is appealing for payment of claims that were denied because the provider does not participate with CIGNA. The participant states that when his physician, Dr. David Frenkel, was on vacation or unavailable, Dr. Robert Bishop "was assigned" to him. The participant further states that he wasn't told that Dr. Bishop does not participate with CIGNA.

Fund records indicate the participant had outpatient psychiatric treatment at Dominion Hospital. Dr. Robert Bishop submitted claims for eight (8) psychiatric treatments from February 6, 2013 through March 13, 2013 with the diagnoses "unspecified psychosis, and schizo-affective type schizophrenia - unspecified state". The claims were denied because Dr. Bishop does not participate with CIGNA. Fund records further indicate that Dr. David Frenkel (a participating provider) submitted claims for fifteen (15) psychiatric treatments from February 11, 2013 through March 21, 2013 with the diagnosis "major depressive affective disorder". The claims submitted by Dominion Hospital and Dr. Frenkel were processed and paid, up to the limits of the Plan. The dates of service with each provider were separate and distinct. There were no overlapping dates of service.

After the appeal was received, a letter was mailed to Dr. David Frenkel on June 24, 2013, asking for verification of the date(s) he was unable to treat the participant. To date, there has been no response to this request. Attempts were made to verify this information with the provider by phone on June 28, 2013 and July 3, 2013. To date, there has been no response to these requests.

ACTION:

Approved

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Denied

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Tabled

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