

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: November 1, 2001
PLAN: I

LOCAL: 68
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider #M13/131-1602

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)

SUMMARY:

Date(s) of Service:	June 20, 2013
Received:	July 3, 2013
Denied:	July 12, 2013
Appeal Received:	August 16, 2013

The **participant** is appealing for payment of claims that were denied. The participant states that the services were performed at a participating facility and should be covered.

Fund records indicate Northwest Hospital (a participating facility) submitted a claim for spine and bilateral hip MRIs. Radcare of Maryland submitted claims for the administration and interpretation of the MRIs. The claim submitted by Northwest Hospital was processed and paid, up to the limits of the Plan. The claims submitted by Radcare of Maryland were denied because Radcare of Maryland does not participate with CIGNA.

Note: The participant verified with the Fund office that her back and bilateral hip MRIs were not related to any accident.

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

COMMENTS: