

NAME:
REGARDING:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Safeway
DATE OF HIRE: June 19, 2005
PLAN: 1

LOCAL: 118
STATUS: Part Time

ISSUE: Hospital/Medical – Nonparticipating Provider, Late Appeal #M13/142-3214

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)

"Reminder: Reading of Heart Monitors Must Be Performed by A CIGNA Provider

If you have been prescribed to wear a heart monitor holster, be sure the monitor is sent to a provider in the CIGNA Shared Administration ("CIGNA") network for analysis. Just because the doctor that ordered and placed the monitor on you is in the CIGNA network, does not mean that the provider that does the reading of the monitor is also in-network. Claims will only be paid if the provider reading the heart monitor is in the CIGNA Shared Administration network.

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

(Quoted from the Bakers Union & FELRA "For Your Benefit" newsletter, July 2012, Page 7, mailed to the participant on July 12, 2012)

"Claims Filing and Review

If Your Claim Is Denied -- Appeal Procedures

If you receive a notice that your claim for benefits has been denied, you may request the Board of Trustees to review the denied claim within 90 days of the receipt of the Notice of Denial."

(Bakers Union and FELRA Health and Welfare Fund SPD, Page 105)

SUMMARY:

Date(s) of Service:	January 15, 2013
Received:	February 19, 2013
Denied:	February 20, 2013
Appeal Received:	September 23, 2013 (215 days)

The **participant's spouse** is appealing for payment of a claim, for himself, that was denied. The participant's spouse states, "I should not be penalized because no 'in-network' provider was available in my area."

Fund records indicate Annapolis Cardiology Consultants (a participating provider) submitted a claim for an office visit and electrocardiogram. eCardio Diagnostics submitted a claim for 24-hour cardiac holter monitoring. The claim submitted by Annapolis Cardiology Consultants was processed and paid. The claim submitted by eCardio Diagnostics was denied because eCardio Diagnostics does not participate with CIGNA.

CIGNA verified with the Fund office on September 25, 2013 that eCardio Diagnostics does not participate. CIGNA further advised that there are no participating cardiac holter monitoring providers within fifty (50) miles of the participant's spouse's home address.

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

COMMENTS: