

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: October 1, 1986
PLAN: 1

LOCAL: 118
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider

#M17/138-3465

FUND RULE:

"Hospital and Medical Benefits

Important! You must use a participating [CIGNA] provider in order to be covered. Services performed by non-[CIGNA] providers will not be paid under the Fund, with limited exceptions."

(Bakers Union and FELRA Health and Welfare Fund SPD, July 2016, Page 94)

SUMMARY:

Date(s) of Service:	August 1, 2017
Claim Received:	August 9, 2017
Claim Denied:	August 9, 2017
Appeal Received:	September 30, 2017

The **participant** is appealing for payment of a surgical pathology claim that was denied. The participant states, "This service was preformed during a surgery at Carroll Hospital Center by Dr. Carter Frieburg, both who are in-network providers. I performed my due diligence by making sure my doctor and hospital were in network. It is not always possible to vet each and every service provider for a surgery as the hospital provides them and gives the patient no control over all their providers."

Fund records indicate the participant had a surgical procedure performed by Dr. Carter Frieburg (a participating surgeon) at Carroll Hospital Center (a participating facility). Drs. Hicken, Cranley, Taylor, PA submitted a claim for pathology services. The claim was denied because Drs. Hicken, Cranley, Taylor, PA does not participate with CIGNA.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS: