

NAME: Denise M. Mayes

SS#: 212-84-7564

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant

LOCAL: 68

DATE OF HIRE: October 1, 1987

STATUS: Full Time

PLAN: 1

ISSUE: Hospital/Medical – Nonparticipating Provider

#M19/132-7564

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:	October 1, 2019
Claim(s) Received:	October 9, 2019
Claim(s) Denied:	October 10, 2019
Appeal Received:	November 12, 2019

The **participant** is appealing for payment of a claim for surgical pathology that was denied. The participant states that she went out of her way prior to the procedure on October 1, 2019 to ensure that all aspects of the procedure would be "fully covered" and was reassured that everything would be fully covered including the morning of her admission. The participant further states that the pathologist's website indicates that they accept all CIGNA products.

Fund records indicate the participant had a surgical procedure performed by Dr. Christos Ballas of Capital Women's Care (a participating surgeon) at Carroll Hospital Center (a participating facility). Drs. Hicken, Cranley, Taylor, PA (Christopher Grove, MD) submitted a claim for pathology services. The claim was denied because Christopher Grove, MD does not participate with CIGNA.

ACTION:

Approved

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Denied

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Tabled

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COMMENTS: