

NAME:
REGARDING:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: January 1, 2002
PLAN: 1

LOCAL: 68
STATUS: Part Time

ISSUE: Hospital/Medical – Nonparticipating Provider

#M13/147-8499

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: July 29, 2013
 Received: August 8, 2013
 Denied: August 9, 2013
 Appeal Received: October 30, 2013

The **participant's spouse** is appealing for payment of a claim, for surgical pathology, that was denied. The participant's spouse states, "I had no control as to where the tissue sample was sent."

Fund records indicate the participant's spouse had toe surgery performed by Dr. Dee Gordon McCrary (a participating surgeon), at Northwest Hospital Center (a participating facility). Dr. Christian Hansen (the medical practice of "Drs. Hicken, Cranley, Taylor PA") submitted a claim for surgical pathology. Radcare of Maryland also submitted a claim for a radiologic examination on this date. The claims submitted by Dr. McCrary and Northwest Hospital Center were processed and paid, up to the limits of the Plan. The claims submitted by Dr. Hansen and Radcare of Maryland were denied because they do not participate with CIGNA.

Note: CIGNA verified with the Fund office on November 4, 2013 that Dr. Christian Hansen and Radcare of Maryland do not participate.

ACTION:

Approved

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Denied

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Tabled

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COMMENTS: