

NAME:
REGARDING:

SS#:

Bakers Union and FELRA Health & Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: April 1, 2001
PLAN: BFW

LOCAL: 68
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider #M11/162-9801

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....”
(Taken from the Reminder Notice sent to all participants August 19, 2008)

“CIGNA HealthCare is your new PPO Provider

Effective September 1, 2008, CIGNA HealthCare replaced OneNet as your new PPO. You must use a provider (whether a hospital, physician, or other health care provider) who is in the CIGNA network, in order to be covered (with limited exceptions).”

(Taken from the "For Your Benefit" newsletter, January 2009)

SUMMARY: Date(s) of Service: October 4, 2011
Received: October 26, 2011
Denied: October 28, 2011
Appeal Received: December 19, 2011

The **participant** is appealing for payment of a claim for his spouse for surgical pathology that was denied because the provider does not participate with CIGNA. The participant states that Women's First Medical Group (a participating provider) was responsible for using all CIGNA providers and the office staff confirmed with CIGNA that the surgical procedure was covered under the Plan. The participant states he was not informed that surgical pathology may not be covered and does not know why a nonparticipating provider was used for the analysis of surgical pathology.

Fund records indicate the participant's spouse had surgery performed at Montgomery General Hospital (a participating provider) and the claims were paid up to the limits of the Plan. Drs. Hicken, Cranley, Taylor, P.A. submitted a claim for the analysis of surgical pathology. That claim was denied because Drs. Hicken, Cranley, Taylor, P.A. do not participate.

A representative from Montgomery Hospital advised that use of the in-house laboratory is mandatory for the analysis of surgical pathology.

CIGNA advised the Fund office that Drs. Hicken, Cranley, Taylor, P.A. are not participating providers and do not have physician affiliations at Montgomery General Hospital. CIGNA was unable to verify the reason that the participating hospital used a non-participating provider for the analysis of surgical pathology.

ACTION: Approved ☐ Denied ☐ Tabled ☐

COMMENTS: