

NAME:
REGARDING:

SS#:

Bakers Union and FELRA Health & Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: May 1, 1988
PLAN: BFW

LOCAL: 118
STATUS: Full Time

ISSUE: Hospital/Medical – Non-Participating Provider #M12/103-4400

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)

FACTS:

Date(s) of Service:	September 20, 2011
Received:	October 11, 2011
Denied:	October 14, 2011
Appeal Received:	January 5, 2012

The **participant** is appealing for payment of a claim that was denied because the provider does not participate with CIGNA. The participant states that she did not think to ask who would be processing the lab results and definitely did not think to ask whether they were in her insurance network.

Fund records indicate the participant had an outpatient endoscopy performed at Fort Washington Hospital (a participating facility) for a medical condition. After the procedure, specimens were sent to Kenneth L. McCoy, MD & Associates for processing. The claim was denied because Kenneth L. McCoy, MD & Associates does not participate with CIGNA.

A billing representative at Fort Washington Hospital confirmed that patients are not given a choice of labs for the processing of surgical pathology. The in-house hospital lab is required.

CIGNA states they are working with their provider relations department to determine the reason that a participating hospital is using a nonparticipating lab.

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

COMMENTS: