

NAME:
REGARDING:

SS#:

Bakers Union and FELRA Health & Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: October 1, 1997
PLAN: BFW

LOCAL: 68
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider

#M12/107-0171

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: November 28, 2011
Received: December 14, 2011
Denied: December 14, 2011
Appeal Received: January 1, 2012

The **participant** is appealing for payment of a claim for her daughter for surgical pathology that was denied because the provider does not participate with CIGNA. The participant states that Greater Baltimore Medical Center (a participating facility) was aware of her insurance coverage and she does not know why a nonparticipating provider was used for the analysis of surgical pathology. The participant states that it will be a financial burden if she is held responsible for this bill.

Fund records indicate that claims for the participant's daughter's outpatient surgery at Greater Baltimore Medical Center were paid up to the limits of the Plan. The claim for the analysis of surgical pathology was denied because Greater Baltimore Pathology does not participate.

Greater Baltimore Medical Center (the hospital) verified that use of Greater Baltimore Pathology (in-house hospital laboratory) is mandatory for the analysis of surgical pathology for outpatient procedures.

CIGNA states they are working with their provider relations department to determine the reason that a participating hospital is using a nonparticipating provider for the analysis of surgical pathology.

ACTION: Approved ☐ Denied ☐ Tabled ☐

COMMENTS: