



# HEALTH MATTERS



## A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

Nov 30 Balance	\$1,242,708		Dec 31, 2012 Balance	\$589,830
Total Revenues	\$964,417		Jan-Dec Revenues	\$11,777,227
Employer Premiums	724,864		Jan-Dec Expenses	\$11,681,329
Employee Premiums	158,874		Dec 31, 2013 Balance	\$685,728
Other Revenues	80,679			
Total Expenses	\$1,521,397		YTD Gain/(Loss)	\$95,898
Week 1 Claims	109,064			
Week 2 Claims	257,491			
Week 3 Claims	307,806			
Week 4 Claims	266,716			
Week 5 Claims	446,953			
Year-end Claims	2,447			
Clinic Expenses	31,282			
Wellness Expenses	3,262			
Fixed Costs—Premiums	70,476			
Fixed Costs--Fees	25,900			
Monthly Gain/(Loss)	(\$556,980)			
Dec 31 Balance	\$685,728			

### **Insurance Cards**

**ID Cards:** If you are on the City's Health Plan, you should have received a set of insurance ID cards for your use when visiting your healthcare provider or purchasing a prescription. If you have not yet received these cards, or if you need additional cards, please contact BAS customer service at [onlineservice@bashealth.com](mailto:onlineservice@bashealth.com) or 708-799-7400.

**Medical Flex Cards:** If you are on Plan B and had a Medical Flexible Spending Account last year and this year, the VISA debit card you used last year has been reloaded with your 2014 flex allocation. If you no longer have that card, you will need to call VISA at 866-679-7649 to request a new card.

If you have a Medical Flexible Spending Account for the first time this year, you should have received your VISA debit card by now. If you have not, you will need to call BAS customer service at 708-799-7400.

### **Cigna Network**

Some of you have expressed concern or confusion over recent news regarding the termination of the contract between IU Health and the United Healthcare (UHC) provider network. For clarification, the City uses the Cigna provider network, which has no connection to UHC. Most IU

Health facilities and physicians are members of the Cigna network. However, it is always a good idea to confirm your healthcare providers on [cigna.com](http://cigna.com), especially any new ones. Other ways to determine whether a physician is a Cigna provider is to simply ask someone in their billing office or contact BAS (see below).

### **BAS Support Services**

BAS is the third-party administrator that provides claims processing and other administrative services for the City's Health Plan. In addition, they offer a number of support services to each of you. These services are broken into three levels as follows:

#### **Basic Member Services (800-523-0582 - Ask for a Claims Specialist)**

- ❖ Questions about how a claim was billed and/or paid.
- ❖ Questions about specific coverage under the City's Health Plan.
- ❖ Assistance in determining what services require pre-certification or pre-determination.
- ❖ Assistance in locating local in-network healthcare providers and facilities.
- ❖ Questions about or assistance with Medicaid, Medicare and other government-sponsored programs.

#### **Member Advocacy Services (800-523-0582 - Ask for Advocacy Services)**

- ❖ Assistance in understanding tests, treatments and medication recommended or prescribed by your physician.
- ❖ Assistance in working through complex medical conditions.
- ❖ Assistance in arranging for home-care equipment following a hospital stay.
- ❖ Coordination of hospice and other services for terminally ill members.

#### **Personal Assistant Services (800-843-3831 - Ask for a Personal Assistant)**

*These services are specifically geared towards members who have suffered a catastrophic disease or injury, including, but not limited to: amputations, brain injury, cancer, severe burns, spinal cord injuries, multiple sclerosis, AIDS, aneurysm and organ transplants. Members would work with the same BAS representative throughout the course of care.*

- ❖ Assistance in understanding what is covered and what will be covered by insurance.
- ❖ Assistance in reconciling all claim activity.
- ❖ Resolving billing issues from multiple providers.
- ❖ Coordination of payments between multiple insurers and Medicare.
- ❖ Coordination of care and scheduling of appointments through a Nurse Case Manager.

### **Flu Shots**

There is still time to get your free flu shot at the Primary Plus Employee Health Center. You don't need an appointment - just stop by during hours of operation. This flu season has been particularly bad - do what you can to protect yourself and your loved ones.