

# HEALTHCARE PLAN Checklist

## How I can continue getting care when and where I need if it Blue Cross Blue Shield is out of network

- Call insurance provider (# on back of card, or call 1.800.446.8053) - confirm my plan and see if/how my coverage is changing → See Questions to Ask
- See if eligible for Continuity of Care plan (if eligible: apply by November 19, or by December 9 for Federal employees) → See page 2
- See if eligible for discounts and payment plans → See page 2
- Consider all of my options! See how other insurance plans may better support my health needs (Cigna, Aetna, etc. - time for something new?)
- Learn more about using virtual care clinic and patient portal to visit with doctor online
- Meet with Mission case manager for free one-on-one assistance about coverage and plan options (in person or by phone)
- Double-check if my doctor/doctor's office is in network or out of network with Blue Cross
- If covered by Blue Cross NC through employer insurance, check with HR at work about coverage → See Questions to Ask

### Important Numbers and Websites:

- [missionstandswithyou.org](http://missionstandswithyou.org)
- Mission Health general info line: 828.412.6052
- Mission Health Case Managers and Continuity of Care Services: 828.412.6363
- Mission Health Discounts and Payment Plans: 828.213.1500 (option 1)
- Blue Cross NC: 1.800.446.8053
- Medicare Advantage Plan Info: [standwithmission.org](http://standwithmission.org)

### Reminders:

- I can always choose Mission providers/facilities for care, even if they are out of network - rates may vary but **quality matters!**
- For some **specialty services**, Mission is the only provider in the WNC region so services are covered in network by state law
- Mission is in network with nearly **20 other** insurance providers
- Emergency care with Mission is **always** considered in network, regardless of insurance
- If I find myself out of network while I figure out my best options for care, I can **still have access** to care with Mission (virtual care, communicate with doctor via patient portal, emergency care)
- If I have **Medicare Advantage**, learn about in-network plans and what I can do during 2018 Open Enrollment (Oct. 15-Dec. 7)

### ? QUESTIONS TO ASK INSURANCE PROVIDER:

- Am I directly impacted?
- Have my in-network options changed?
- What steps do I need to take to keep my doctor(s)?
- Do I qualify for Continuity of Care? How do I find out?
- When will Blue Cross NC negotiate with Mission Health, so I can keep my doctor?
- Can you send me documentation of any changes in my coverage for my records?

### ? QUESTIONS TO ASK HR:

- Is Blue Cross NC our insurance provider? Will they continue to be?
- Are there alternative insurance providers to choose from?
- Has our company asked Blue Cross NC about staying in-network?
- Is the business looking to find a new insurance provider? If not, why?
- Can I qualify for Continuity of Care plans?
- When is open enrollment? Do I need to do anything?

*see page 2 for details on continuity of care and discounts / payment plans*

## CONTINUITY OF CARE PLAN DETAILS:

(patients undergoing course of treatment may be able to keep care for a limited time)

See if eligible, call or visit in-person for free one-on-one assistance with case manager:

- Call M-F, 8 am-8 pm: 828.412.6363
- Go in person M-F, 8 am-5 pm, to Mission Health SECU Cancer Center in Asheville (21 Hospital Drive, Room 115)

Some examples for CoC plans are:

- 1) acute illness requires care/treatment to avoid permanent harm or death
- 2) chronic condition is life-threatening or disabling and requires care/treatment over prolonged period of time
- 3) patients in 2nd or 3rd trimester of pregnancy
- 4) terminal illness and life expectancy is 6 mos. or less

## DISCOUNTS AND PAYMENT PLANS DETAILS:

**Note:** How I am billed by Blue Cross may change for services I receive with Mission if out of network with my insurance

- May be eligible for discounts/payment plans if billed after October 5 (call Mission’s Business Office – 828.213.1500, choose option 1)
- Information/step-by-step instructions on how to pay out-of-network bills will be available online

*see page 1 for checklist, reminders, contact infolwebsites and questions to ask*

### NOTES

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