WHAT YOU SHOULD KNOW NOW ABOUT HIGHMARK’S COMMUNITY BLUE

Now that Highmark has rolled out Community Blue, a “select network” health plan, a number of questions have arisen about whether and how subscribers to that plan can receive care at UPMC facilities and from UPMC physicians. Many of those questions stem, unfortunately, from misunderstandings about the limitations that Highmark itself built into Community Blue in an apparent effort to offer a cut-rate product.

Community Blue is a unique product, one unlike any offered before in Western Pennsylvania. Its general terms were negotiated as a component of the May 2, 2012 mediated agreement. The health plan that emerged from those negotiations had several specific parameters:

• Highmark would be permitted to include several UPMC hospitals and services in its Community Blue network, specifically Children’s Hospital of Pittsburgh of UPMC, Western Psychiatric Institute and Clinic, UPMC Northwest hospital, and UPMC Bedford Memorial hospital. The physicians servicing these hospitals as well as certain limited oncology services are also included.

• The rates that UPMC would be paid for those specific hospitals and services were set in the mediated agreement based on an outdated formula in the 2002 agreement with Highmark.

• Other than the enumerated hospitals and services — or in the case of emergencies — no UPMC facilities or physicians are required to treat or serve Community Blue subscribers.

• In the event that any UPMC facility or physician does treat or serve a Community Blue subscriber, UPMC is not permitted to “balance bill” or otherwise charge more than the rates Highmark agreed to pay for in-network services.

• Community Blue is the only product under which Highmark may offer less than all of UPMC’s hospitals and physicians.

• Community Blue, in its current form, will only be available for two years, from Jan. 1, 2013 to Dec. 31, 2014. After that date, the rates set in the mediated agreement for UPMC hospitals and services will expire, as does the prohibition on UPMC “balance billing” Community Blue subscribers for out-of-network services.

Here are some questions that are being asked about Community Blue — and straight answers to those questions:

I am now covered by Community Blue …

Q: What services can I obtain from UPMC physicians or UPMC hospitals?

The only UPMC services Highmark included in the Community Blue network are those physicians and hospital services offered at Children’s Hospital of Pittsburgh of UPMC, UPMC Northwest, UPMC Bedford Memorial, and Western Psychiatric Institute and Clinic, as well as certain limited oncology services. With the additional exception of emergencies and individual exceptions approved by UPMC based on medical criteria, Community Blue patients will not be accepted by other UPMC hospitals, facilities, or physicians.

Q: Will I be able to schedule appointments with UPMC physicians, or schedule procedures and admissions at UPMC hospitals?

Except for the limited exceptions described above, no. Highmark has structured the Community Blue plan to exclude the vast majority of UPMC’s services from its network and UPMC will not schedule appointments for or otherwise treat subscribers to that plan beyond the exceptions noted.
Q: Will I be able to use UPMC services (other than those limited services described above) as a Community Blue subscriber, if I am willing to pay additional fees to Highmark or to UPMC?
No. When UPMC accepts a Community Blue subscriber for services, the underlying agreements between UPMC and Highmark specify the amounts UPMC will be paid by Highmark for those services and forbid UPMC from “balance billing” the patient. This prohibition on balance billing by UPMC is one of the unique features of Community Blue that will be in effect until Dec. 31, 2014.

Q: If I am willing to ignore my Community Blue coverage and pay UPMC “cash” for the full charges I might incur for UPMC services, will UPMC agree to provide me with those services?
No. UPMC does not believe it is legally, ethically, or medically appropriate to overlook the services and arrangements available to Community Blue subscribers and impose more onerous economic terms on those individuals, particularly since it is likely that self-funding patients will only be able to obtain limited services from UPMC. Other services needed by the patient would be sought elsewhere, thereby fragmenting that care.

Q: Are there any circumstances under which UPMC will accept, or continue to accept, Community Blue subscribers for services beyond those included in the Community Blue network?
If you believe your medical treatment or medical condition requires additional care by UPMC, or if you have difficulties with the transition of care to the Community Blue network, you may request an exception from UPMC for continued treatment with UPMC hospitals or physicians. Exception requests for existing patients are reviewed by your UPMC physician and are recommended if your treatment is not widely available in the Community Blue network or if there are other medical circumstances to support an extension. If you want us to help you start an exception, you may contact our Call Center at 1-855-646-UPMC (8762) to request assistance. All exceptions must also be approved by Highmark.

Q: I was told during the enrollment process that I could access UPMC facilities and physicians outside the Community Blue network merely by paying an additional amount to Highmark — something called a “Tier 2 benefit.” Was that correct?
No. UPMC did not participate in the marketing of Community Blue. To the extent that anyone suggested that UPMC would accept Community Blue subscribers for any services beyond emergencies and those specified in the mediated agreement, they were incorrect. Beginning as early as June 2012, UPMC repeatedly reminded Highmark of this limitation on Community Blue and urged them not to market it as a “tiered” product and have repeatedly asked Highmark to clarify these issues for Community Blue subscribers.

Q: What if I have additional questions about Community Blue?
You should contact Customer Relations at Highmark to ask questions about the Community Blue plan.