

## **Frequently Asked Questions Regarding Termination of BCBS Contract with WPA:**

1) **Why did WPA terminate its participation with BCBS?**

Unfortunately, after 16 years of participation, BCBS reimbursement rates are not sufficient to maintain our contract.

2) **What is the termination date?**

December 1, 2018

3) **Does this termination apply to all BCBS plans?**

No, WPA will maintain its contract with the Federal Employee Plan (PPO only) with BCBS and all other plans will be terminated.

4) **Can I still receive service at Washington Pediatric Associates?**

Yes, you may still receive services from WPA. If you have “out of network” benefits you may be eligible for reimbursement.

5) **How do “out of network” benefits work?**

Out of network benefits allow you to receive services from a non-participating provider and still have some coverage. Usually, you will have to satisfy a deductible and then be responsible for a percentage of the full charge.

6) **How do I submit my claims to BCBS in order to receive my reimbursement for “out of network” benefits?**

At the time of your visit, WPA will provide you with a Health Insurance Claim Form and a receipt of payment for you to submit to your insurance company. The address for claims is located on the back of your insurance card.

7) **Can I use my Health Savings Account or Flex Spending Account to pay for services?**

Yes, you can use HSA/ FSA benefits to cover the costs of services at WPA.

8) **If you have a High Deductible Health Plan (HDHP), does that affect your reimbursement?**

Many patients now have plans with very high in network deductibles. If this is the case, out of network care at WPA may cost you the same as if you stayed in network elsewhere.

9) **During Open Enrollment Season, are there other insurance plans WPA participates with that I can switch to?**

Yes, WPA currently has contracts with the following insurance plans: Aetna PPO, Cigna PPO, United PPO, GEHA and Humana PPO plans.

10) **Will payment be expected at the time services are rendered?**

Yes, you will be asked to pay in full for your care at the time of service.

We will continue to use in-network lab and radiology services that will not be an extra cost to you.