

# What You Need to Know About the UPMC and Highmark Situation

This is a confusing time for many health care consumers in the western part of the state. Here are the main things you need to know about the Highmark and UPMC issue.

## **The Highmark and UPMC contract ends on December 31, 2014.**

This means that as of January 1, 2015, change is coming and certain Highmark subscribers will not have access to UPMC hospitals and physicians at lower, in-network costs.

If you are covered by Highmark, you should check with both your insurance company and your provider to see if health care services, as well as the facility where you receive your health care services, are in-network according to your coverage.

## **Key patient safeguards are in place.**

The Pennsylvania Insurance Department, Department of Health and Office of the Attorney General took action on behalf of patients of UPMC and Highmark to ensure patient rights are protected. As a result, Highmark and UPMC have agreed to implement significant patient safeguards related to oncology services, continuity of care and a temporary safety net provision.

Under the safety net provision, individuals who are unable to immediately locate a new health care provider will have one year to find one. Contact your provider and your health insurance company for more information.

## **In an emergency, you can go anywhere for care.**

In the case of a medical emergency, you can go to any Emergency Room for immediate care, regardless of which insurance provider you have. In the case of Highmark subscribers receiving care from UPMC providers, the emergency treatment will be covered on an in-network basis according to the terms of your specific health insurance plan. This includes hospital, physician and other health care services related to the emergency condition, consistent with the terms of your coverage.

## **Medicaid and CHIP enrollees are protected.**

Enrollees in Medicaid or CHIP have in-network access to all UPMC providers.

## **Access to select hospitals has been preserved.**

As of today, Highmark subscribers may continue to go to the hospitals below as if they're in-network:

- Children's Hospital of Pittsburgh of UPMC (through 2022)
- UPMC Altoona
- UPMC Bedford Memorial
- UPMC Hamot and Kane Community Hospital
- UPMC Horizon
- UPMC Mercy (until June 2016)
- UPMC Northwest
- Western Psychiatric Institute and Clinic of UPMC

*Always confirm that your provider, and the facility where you receive care, is in your health care plan's network.*

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**Patient referrals are protected.**

The commonwealth's focus is on the patient-physician relationship. Conversations between a physician and patient often determine how care is dictated. In this agreement, physicians cannot in that conversation refuse to refer a patient to a Highmark or UPMC-affiliated provider or facility when it is appropriate.

**So . . . Will I get to keep my doctor?**

You should check with both your provider and your health insurance company to make sure your provider is in-network.

You should also discuss costs with your provider's office in advance before seeking medical care.

*This information is designed to be a general guide to understanding these changes. It does not convey the legal requirements of your specific health insurance plan. Rather, it is intended to provide general educational information and to help you as a consumer more easily understand how the Highmark and UPMC dispute may affect you. Please check with your health insurance plan and your provider for more specific information.*