

# CITY OF PITTSBURGH ASK YOUR DOCTOR...



## Second Edition: Staying In-Network

Now that you know what in-network and out-of-network mean, let's put this knowledge to use!

Until now, most of you have not had to worry about health care networks; you went to the doctor, and just about every doctor accepted your insurance. While in-network and out-of-network co-insurance remains the same, beginning January 1, 2015, some of the plans offered will have significant changes to their networks.

## What do I need to know about in-network services and out-of-network services for next year?

Staying in-network is always the most economical choice.

To understand how networks work, you need to understand discounted rates and co-insurance.

**Discounted Rates:** Doctors and facilities participate in a carrier's network by agreeing to offer services at a discounted rate.

**Co-insurance:** Co-insurance is the amount you are responsible for certain services rendered. Since in-network providers offer services at a discounted rate, **the carrier can pass on a smaller cost to you.** This is why the co-insurance is lower with in-network providers.

**Read through the carrier communications thoroughly. Highmark plans will have significant changes to their networks beginning January 1, 2015.**

## If you elect to go out of network, there may be significant costs.

Remember the balance billing we discussed in our first edition? This is where it comes into play.

**HealthAmerica** – The out-of-network co-insurance has not changed.

**Highmark** – The out-of-network co-insurance has not changed, however, certain doctors and facilities may balance bill you for any amount over Highmark's allowed amount. For example, if an overnight stay at an out-of-network hospital is \$1,500, and the plan's allowed amount is \$1,000, you may be billed (balanced billing) for the \$500 over the allowed amount in addition to your co-insurance. This can become quite costly.

### The Bottom Line

Going out-of-network will cost you more.

You need to choose a plan that has doctors and hospitals in-network.

You need to be sure your doctor won't be referring you to an out-of-network doctor or facility.  
How do you know? **Ask Your Doctor.**

**Where can I learn more about the carriers and networks offered through the City of Pittsburgh?**

HealthAmerica: [healthamerica.cvty.com](http://healthamerica.cvty.com), 1-800-735-4404

Highmark: [yournetwork2015.com](http://yournetwork2015.com), 1-888-258-3428