

Applicable to Maryland based schools/groups

Out-of-Network Provider Paid at IN-Network Level Guideline

Introduction

Wellfleet Group, LCC utilizes provider networks for Primary PPO savings, Transplant claims and precertification for several of our schools/groups.

Background

Although referrals are not required under our plans, members may request a standing referral to a specialist or Non-physician specialist who is a Non-Preferred Provider if:

1. Member is diagnosed with a condition or disease that requires specialized health care services or medical care; and
 - a. There are no specialist or Non-physician specialist in the Preferred Provider network with the professional training and expertise to treat or provide health care services for the condition or disease; or
 - b. There is no reasonable access to specialist or Non-physician specialist in the Preferred Provider network with the professional training and expertise to treat or provide health care services for the condition or disease without unreasonable delay or travel.

A member's request for a referral to a specialist or Non-physician specialist who is not a Non-Preferred Provider shall be addressed in a timely manner that is:

1. appropriate for the member's condition, and
2. within two (2) working days after receipt of the information necessary to make the determination.

As used in this benefit:

Non-physician specialist means a health care provider who:

- a. Is not a Physician;
- b. Is licensed or certified under the Health Occupations Article; and
- c. Is certified or trained to treat or provide health care services for a specified condition or disease in a manner that is within the scope

Standing Referral:

A. Participating Providers:

Although referrals are not required, the member may request a standing referral to a specialist or Non-physician specialist if:

1. the member has a condition or disease that:
 - a. Is life threatening, degenerative, chronic, or disabling; and
 - b. Requires specialized medical care; and
2. The specialist or Non-physician specialist:
 - a. Has expertise in treating the life-threatening, degenerative, chronic, or disabling disease or condition; and
 - b. Is a Preferred Provider.

B. Non-Participating Providers:

Although referrals are not required, a member may request a standing referral to a specialist or Non-physician specialist who is a Non-Preferred Provider if:
Member is diagnosed with a condition or disease that requires specialized health care services or medical care; and

- a. There are no specialist or Non-physician specialist in the Preferred Provider network with the professional training and expertise to treat or provide health care services for the condition or disease; or
- b. There is no reasonable access to specialist or Non-physician specialist in the Preferred Provider network with the professional training and expertise to treat or provide health care services for the condition or disease without unreasonable delay or travel.

For purposes of calculating any Deductible, Copayment amount, or Coinsurance payable by the member, Wellfleet Group, LLC will treat the services received by the specialist or Non-physician specialist who is a Non-Preferred Provider as if the service was provided by a Preferred Provider.

The request for a referral to a specialist or Non-physician specialist who is not a Non-Preferred Provider shall be addressed in a timely manner that is:

1. appropriate for the member's condition, and
2. within two (2) working days after receipt of the information necessary to make the determination.

As used in this benefit:

Non-physician specialist means a health care provider who:

- a. Is not a Physician;
- b. Is licensed or certified under the Health Occupations Article; and
- c. Is certified or trained to treat or provide health care services for a specified condition or disease in a manner that is within the scope of the license or certification of the health care provider.

To request a referral to a specialist or Non-physician specialist who is a Non-Preferred Provision, the member should contact a Customer Service Representative at:

Wellfleet Group, LLC
2077 Roosevelt Ave.
Springfield, MA 01104
(877) 657-5030

Customer Service Process

At time of Intake call from member, Customer Service Representative (CSR) logs on to applicable network website to confirm there is no provider in the member's service area with the specific specialty to provide service to the member. Once confirmed, a note must be added to the member record in LuminX to reflect no provider available in-service area with specific specialty, so claim will be processed at in-network level according to U&C.

Claim Process

Wellfleet Group, LLC will pay at the Preferred Allowance level for Treatment by a Non-Preferred Provider and will calculate the Insured Person's cost-sharing amount at the Preferred Provider level if:

1. there is no Preferred Provider in the service area available to treat the member for a specific Covered Injury or Covered Sickness; or
2. Wellfleet Group, LLC cannot provide the member access to a Preferred Provider to treat a specific Covered Injury or Covered Sickness without unreasonable travel or delay; or
3. there is an Emergency Medical Condition and the member cannot reasonably reach a Preferred Provider.

For purposes of calculating any Deductible, Copayment amount, or Coinsurance payable, Wellfleet Group, LLC will treat the services received by the specialist or Non-physician specialist who is a Non-Preferred Provider as if the service was provided by a Preferred Provider.

Grievance Process

If the member's request for a referral to a specialist or Non-physician specialist who is a Non-Preferred Provider is denied, the member has the right to file an internal grievance. The internal grievance process may be initiated by the member, or the member's authorized representative, or a health care provider acting on the members behalf, at least 180 days after receipt of the adverse decision.

For questions regarding the grievance process, the member should contact a Customer Service Representative at:

Commercial Casualty Insurance Company
Attention: Appeals Unit
Wellfleet Group, LLC
2077 Roosevelt Avenue
(877) 657-5030

Provider Team Process

Wellfleet Group, LLC's Provider team may reach out to the non-participating provider to request negotiation of the out-of-network services to reduce the out-of-pocket amount to the member.