

## FAQs

### Transition of third-party administrator from HealthSCOPE to UMR

- 1. If the hospital is in network, can we be charged out of network in a different part of the hospital?**

We cannot guarantee the hospitals will not try this, however, we follow the “No Surprise Act” of 2022 which requires NES to offer the in-network rate for certain ancillary services if determined to be in conjunction with a Network hospital but were not actually part of the network. This includes the following services: non-emergency services provided by certain out of network providers at participating facilities and ancillary services that are related to emergency medicine such as anesthesiology, pathology, radiology, neonatology, labs and diagnostic services.

- 2. If I visit the emergency room, will this be one bill or more than one, i.e. separate bills for doctor, hospital, and lab?**

There will be separate bills for the facility fee and the emergency room physicians. There will most likely be separate claims/bills for other services such as x-rays and high-tech radiology, certain labs, and pathology, etc. Deductible and co-insurance for each bill will apply and the member will be responsible to pay up to the out-of-pocket maximum, but the total co-insurance for each in-network bill will not exceed 15%.

- 3. In a life-or-death situation how will we be able to tell the emergency room doctor or nurse what lab to use?**

In this situation we want you to get the care you need and not worry about where to get the lab work. Because NES follows the No Surprise Act, the in-network rate is considered for emergency lab work received at an in-network hospital.

- 4. Why did we switch from HealthSCOPE to UMR?**

The current five-year contract with HealthSCOPE expires 12/31/2022, therefore, the bid process for these services began earlier this year. HealthSCOPE was bought by United Healthcare several years ago and delayed converting NES over to United Healthcare until the current contract expired. United Healthcare bid as UMR, their third-party administrator. Three vendors submitted bids and UMR was selected as the winner.

Third-party administrator (claims payor): UMR

Provider network (medical): United Healthcare Choice Plus

- 5. How much will my health care premiums go up in 2023?**


Our medical premiums will go up by 3.64% in 2023. The premiums are based on actual claims usage and projected costs for both active employees, retirees and survivors. An

NES employee who has PPO family coverage and family coverage of dental and vision will see total annual cost of premiums increase by \$213.37 in 2023.

## 6. What will be the new network for medical, dental and vision?

For medical, the new provider network will be the United Healthcare Choice Plus Network. To find out if your provider is in the Choice Plus Network, follow the following instructions.

Go to **umr.com** and select **"Find a provider"**



**2** Look for the name of your provider network on your **ID card**

**3** Begin a search for your provider network using our alphabet navigation, or type the name into the **search box**

## 7. What is the new network for dental?

We do not have a network for dental providers. When you go to your dental provider next year, make sure you give them the new card so they can submit the claim to UMR, the new third-party administrator.

## 8. What is the new network for vision?

We do not have a network for vision providers. Be sure to give your new insurance card to your provider so they can submit the claim to UMR, the new third-party administrator.

## 9. How long will I have access to my HealthSCOPE benefits on-line account?

You will have access to your HealthSCOPE benefits account until December 31, 2023.

## 10. Do I continue to call HealthSCOPE with 2022 claim issues after January 1, 2023?

Starting January 1, 2023, UMR will be handling all claim issues that arise as of that date. The telephone number will remain the same as it is now: 1-877-385-8816. HealthSCOPE will keep their website up and running through December 21, 2023, for claims that occur before January 1, 2023.

## 11. Should I tell my provider that my insurance is through UMR or United Healthcare?

Tell your provider that UMR is our third-party administrator and the network is United Healthcare Choice plus.

## 12. Will the claims history from HealthSCOPE be available on UMR.com?

No. For claims prior to 1/1/23, you will have to access the HealthSCOPE portal.

**13. How do we know if the United Healthcare Choice Plus Network is good for our members?**

The Request For Proposals included network analysis and the quality of the network was part of each vendor's score. All the major Nashville hospitals are in the network.

**14. Since the Quest Lab Card program will be replaced with the Preferred Lab Network, will I receive a new card?**

No: the Preferred Lab Network logo will be on your new medical card.