

HOPE TRUST[®]

Health Options for Public Entities

*** 2023 Important Updates ***

Provider Status Changes

The following providers will be moving from Preferred status to **Standard** effective **3/1/2023**:

- Lawrence County Memorial Hospital and Clinics
- Mason District Hospital and Clinics
- Massac Memorial Hospital and Clinics
- Sarah D. Culbertson Memorial Hospital and Clinics

There is no penalty for using Standard providers, but your **usual deductible and out-of-pocket will apply**. Please see the enclosed list of HOPE Trust Contracted Providers. There is also an interactive map of Contracted Providers within your member portal at www.alliedbenefit.com

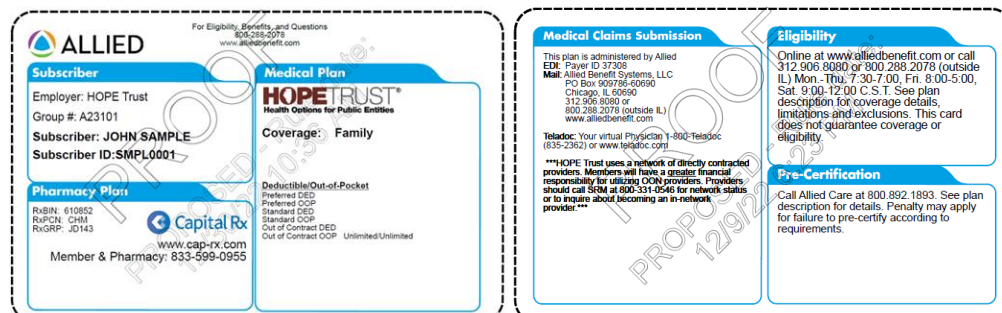
All other contracted providers are keeping their previous status of Preferred or Standard.

New ID Cards

All HOPE Trust members will be receiving **new ID cards** in the mail. Please make sure to use these new ID cards for any care received **1/1/23** and after. HOPE Trust has partnered with new vendors to process claims, so it is important that all providers and pharmacies receive this updated information. Your health coverage itself is not changing – only the vendors and addresses where claims are to be submitted are changing.

Allied Benefits will be processing the medical claims, and you can set up a portal account with them at www.alliedbenefit.com in order to view your claims, Explanation of Benefits (EOBs), provider map, and more online.

Capital Rx is the new pharmacy claims processor. The first ID cards mailed out had the incorrect phone number for Capital Rx. The correct phone number is **833-599-0955**.



If you do not receive your new ID card, please let us know.

Out of Contract Providers

Any care received at an Out-of-Contract provider in 2023 will now be subject to **out-of-contract penalties**. This means that members may use Out-of-Contract providers, but use of such providers exposes you to the risk of balance billing by the provider and potentially significant benefits penalties. All Out-of-Contract claims are subject to benefits penalties (see your SPD or SBC for more details), which may be waived by the Plan only for emergencies or due to extenuating circumstances determined in the sole discretion of the Plan. Additionally, any settlements authorized by the Plan for balance bills for Out-of-Contract claims will be processed subject to deductible and 50% coinsurance after deductible (with out-of-pocket limit being inapplicable).

Over the course of 2022, we have added over **100** additional Preferred Providers (some of which have multiple locations) to our plan over a 4-state area. Almost all of these additions have been because of member requests. If you have providers that you would like to see become contracted with HOPE Trust, please let Sarah know at sarah@clientsadvocate.com, Leah at leah@clientsadvocate.com or call 800-331-0546. We also have an invitation that you can give to your healthcare professional that has the necessary information for them to contact us about becoming a contracted provider.

Pre-Certifications

HOPE Trust will now be requiring pre-certifications for more outpatient services. This is very typical of what other health insurance plans require. Most providers are already used to and expect this process. The pre-certification process helps to make sure that the services being sought will not only be covered by the health plan but are also being provided by a contracted provider. The phone number for pre-certification is found on the back of the new ID cards.

Requiring pre-certification does **not** mean that fewer services will be covered. It is a tool to help protect members from unexpected bills once care has already been received. The services covered in 2022 are the same services that will be covered in 2023.

Questions

Our team is always happy to answer questions about your health care coverage. Whether it is the contracted status of a provider, provider options in your area, or a bill that you question, we are always ready to help. Please reach out to Sarah sarah@clientsadvocate.com or Leah leah@clientsadvocate.com or call 800-331-0546.

Capital Rx

In the initial welcome letter from **Capital Rx** (our new pharmacy claims vendor), the phone number listed for Customer Care and Home Delivery Pharmacy was incorrect. The **correct** phone number is **833-599-0955**. The incorrect phone number was also on the initial ID cards mailed out. Updated ID cards will be mailed soon.

On the Horizon

Be on the lookout for additional new offerings from HOPE Trust in 2023.