

OE Meeting – Q&A

- 1) I have asked 3 of my doctors if they accept this new plan and they stated the insured is responsible for paying all costs and are not interested in learning how to submit a claim for self-funded. How do we describe this to our providers? **GPA's Nurse Navigator will contact each of those physician practices to explain how our plans work and make sure they will see you. GPA has a 99.6% success rate in working with physician groups. This will only be necessary at the outset. Once a physician group has worked with us, they really like GPA because we pay very quickly.**
 - a. For example – My cardiologist was adamant they were not up to working with other companies
 - b. How are ER visits covered? **Same as they were with Blue Shield. Your copayment + co- insurance**
 - c. How are hospital costs covered? **Same as they were with Blue Shield. Your copayment + co- insurance**
- 2) Is PIBT Freedom Plan accepted in GA? What if I have an out of state employee? **Yes, PIBT Freedom is accepted in Georgia and across the country.**
- 3) Is this similar to the Christian Insurance plan or the Baptist Patient Plan?
 - a. For example, is the policy holder responsible for filing claims and submitting to ELAP? **No, it's not similar to a Christian plan. Those plans rely on other members to fund the claims, especially larger claims, and there is no guarantee that the claims will be paid. In this plan all medically necessary, covered claims will be paid.**
- 4) Prior to enrolling, is there a way to check that specific Rx's are covered? **Yes, the Rx formulary will be available on the enrollment portal. You will also be able to call the PIBT staff for help.**
- 5) Are there different tiers for medications? **Yes, they are the same as the Blue Shield tiers. See plan summary for the plan you are on.**
- 6) Is there a specific pharmacy we will have to use with the new plan? **This is a national plan. The PHCS network has providers in all states. Coverage is available in all states.**
- 7) Are medical devices such as insulin pumps and constant glucose monitors covered? **Yes, all durable medical equipment like Insulin pumps and Constant Glucose Monitors are covered.**
- 8) Are hearing aids covered? **No, but they were not covered with Blue Shield either.**
- 9) Is there a co-pay for a tele-doc visit? **\$5 on all plans except H.S.A, which has a \$49 Consultation fee. All amounts are applied to your Max Out Of Pocket**
- 10) If I receive a balance due bill – who is responsible for paying? **On balance bills, any amounts over your deductible, copay, or coinsurance will not be your responsibility. Depending on the exact situation, either the plan will pay the balance or ELAP will pay it.**
- 11) Is Blue Cross Blue Shield an option at all within PIBT after 12/1? **No; however, we can shop your company with BCBS of Georgia/Anthem if you want to offer just one carrier.**
- 12) Will the PHCS/Multiplan Logo be on ID Cards? **Yes, PHCS logo will be on the ID card. No, not multiplan.**

- 13) Regarding COBRA, will current BCBS members who terminate on or before 11/30 transition to a COBRA BCBS plan or will it be a COBRA Freedom Plan? **Cobra members will move to the Freedom Plans.**
- 14) How does one determine a legitimate claim? When asked about the Baptist I said legitimate..... **A better word would have been eligible, medically necessary.**
- 15) I went to www.multiplan.com and my Doctor is listed. Does this mean they accept PIBT Freedom Plans? **Yes, if they are in the PHCS Practitioner & Ancillary Network.**
- 16) What guarantee can PIBT provide that it can cover this self-funded plan? Do they have catastrophic insurance just in case? **PIBT has purchased stop loss and also has reserves. PIBT is financially sound.**
- 17) Is Armada Care still available? **Yes, it will work the same way with the Freedom plans.**
- 18) Can we shop BCBS members with BCBS OUTSIDE PIBT but leave Kaiser members INSIDE PIBT?
No, custom carriers will not allow another carrier. In small group, which most of our members are, do not split with another carrier.
- 19) If I have already met the out of pocket max this year, will I have meet it again in December and then again in January? **In December, if you stay on the same mapped plan, then no. If you move to another plan with a higher out of pocket, you will have to meet only the difference. All out of pockets will START over on 1/1/21.**
- 20) Do the yearbooks have details on the dental plans? **Yes, the complete yearbook can be found on www.pibt.org.**
- 21) Regarding the MHN – Employee Assistance Program, can you purchase for just certain employees or is it an all employees or no employees type purchase? **All or none. This product is for FULL-TIME employees and will extend to anyone who resides in the employees home.**
 - a. Does the employee have to be on the medical plan to be able to take part in the EAP program? **No**
- 22) When will yearbooks go out? **Most were mailed yesterday.**
 - a. If we download our yearbook from the PIBT Portal, will we still receive a hard copy in the mail? **Yes**
- 23) Where does the employee go to sign up? **This is up to the person handling the insurance at each company. There is nothing to do if the employee is not making any changes. If changes are being made the forms can be uploaded in the portal, the person with portal access can make changes to the employees' coverage in the system, or forms can be emailed to PIBT. (see more details in your yearbook)**
 - a. Does the administrator sign an employee up or can each individual employee access the portal to make their own changes? **The person handling the insurance will make this decision. There is a detailed description in the yearbook.**
- 24) When shopping outside of PIBT, are we limited to one carrier or can we have 2 plans like we do inside PIBT? (Kaiser and BCBS) **You can only have one carrier however you can have 2 or more plans depending on your company size.**
- 25) Will the portal be updated so that we are able to pay invoices online via ACH? **No, right now. No, you may pay on-line with Credit card or debit card. You can setup with your bank for the ACH.**

- 26) Is there a specific date to have changes submitted by? All forms must be processed or received by PIBT by 11/20 if the change is to be effective 12/1 and will be reflected on the December bill. Any forms received after 11/20 will have a 1/1 effective date and be reflected on the January bill. Last day to submit changes will be 12/30. No changes will be accepted after this date.
- 27) Is there a document we can provide our employees to help explain this transition? Yes, Patsy can provide a custom webinar for your group showing ONLY the plans your company offers. Please contact Patsy if you are interested at patsyb@piaq.org.