

COR-BEN CONSULTANTS, INC.



Cor-ben 's Menu of products includes:

Group and Individual

Medical

Life

Disability

Dental

Voluntary Benefits

AFLAC

Colonial

Partial & Fully

Self-Insured Programs

Cafeteria Plan

(Section 125)

COBRA

Compliance Plans

Pension & 401K

Personal, Fast and
Attentive Service

BUYERS BEWARE!

Your Choice of a Hospital is Important When Surgery is Performed

Several "Out-Patient" surgical facilities have been set up in the Central Ohio area. Local area physicians own many of these. While the quality of care rendered at these facilities is the same as larger area hospitals, the billing practices are dramatically different.

It is important to understand the "technicalities" of choosing a network hospital. This will insure the highest benefit and lowest cost to you under your insurance plan. If a facility is out of the insurance carrier provider network, but agrees to process your insurance payment as if they were in the network, you need to be aware of the ramifications with such an arrangement. While this payment process appears attractive, the manner in which the claim is processed with the insurance carrier causes another issue.

For example:

Mrs. Jones needs to have knee surgery. She has a \$1000.00 in-network deductible and a \$2000.00 out-of-network deductible. She is scheduled at a local surgery center, which is **out-of-network**. The facility has agreed to accept her **in-network** insurance benefit as payment, meaning that they will write off anything over and above what normally would have been paid to them by the insurance carrier as if they were in the network.

Several months later, Mrs. Jones needs to have another surgery, this time on her foot. Her surgeon suggests one of the larger hospitals (Riverside, Grant, OSU, Mt. Carmel Health) for her surgery, all of which are **in-network**. Imagine her surprise when she receives a bill for \$1000.00 toward her **in-network** deductible. She thought that her deductible was already met when she had the knee surgery months ago-the provider said that they would apply the insurance carrier payment as if they were in network. But she does owe it, as the previous treatment was not processed with the carrier in-network. The carrier applied the charges to the out-of-network deductible, which accumulates separately from the in-network deductible.

If Mrs. Jones had her knee surgery at a network facility, she would not have another deductible to satisfy when the foot surgery bill was processed.

If you are faced with this dilemma, we encourage you to contact your Cor-Ben account manager to determine if the facility of choice is a network provider. We will advise you of the anticipated outcome, should you choose to utilize a non-network facility versus a network facility. Our goal is to assist you in avoiding any unnecessary out-of-pocket expenses.

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