

The benefits of the Cigna OAP network



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Throughout the NALC Health Benefit Plan's history, one of its main goals has been to provide members with a comprehensive and cost-effective Federal Employees Health Benefits (FEHB) Program insurance package. We continue to recognize the need for our members to get the best value for each health care dollar spent. With that in mind, we continually evaluate cost-saving strategies and programs that could benefit members by lowering out-of-pocket costs.

Beginning in July 2011, one of those strategies was partnering with Cigna to implement a shared administration open access plus (OAP) network for our members. Not only did this network offer a choice of providers and facilities that had passed rigorous credentialing standards, it also provided greater savings that were passed on to our members without compromising access to qualified in-network care.

A few areas where members can save by choosing a network hospital or a network provider are the following: 100 percent coverage for maternity benefits for hospitalization, delivery, anesthesia, and other services; a \$25 copayment per office for outpatient visits or consultations; and 100 percent coverage for medically necessary laboratory services provided by LabCorp or Quest Diagnostics.

More than 12 years later, the Cigna OAP network continues to have a large national presence with more than 9,000 general acute care hospitals, more than 24,000 facilities, and an overwhelming 4 million-plus specialists and primary care physicians.

Keep in mind that while we do not require you to use a provider from this network, there are some factors to consider. If you use an out-of-network provider, you may be billed the balance or held responsible for a greater patient cost-share.

What this means for members is that when a provider participates in the OAP, or is considered in-network, there is a contract in place outlining the maximum that can be charged for a service. However, when a provider does not participate in the OAP, or is considered out-of-network, there is no contract in place and the provider can charge a higher rate for the same service, which results in a higher bill for the patient.

Another advantage of choosing from the OAP network is the savings you will receive for unexpected services. Even

when you use a Cigna OAP hospital or physician, some of the professionals who provide related services may neither be in the network nor considered a preferred provider. When this happens, we understand that the member may not have control or even knowledge of the situation. If the services are rendered at a network hospital or network ambulatory surgical center, we will process charges for radiology, laboratory, electrocardiogram, the administration of anesthesia, the emergency room visit, and inpatient or outpatient observation physician visits at the network level even when the visit is billed by an out-of-network provider. If you do not choose to use an OAP hospital or physician, the out-of-network benefits will apply for all services billed, which can result in a significant expense.

You can locate an OAP provider or hospital, or verify that your provider participates in the OAP Network, by calling 877-220-NALC (6252). You can also search for a provider at nalchbp.org by following these steps:

- Go to nalchbp.org.
- Under Quicklinks, click on "Cigna Healthcare OAP Online Provider Directory."
- Type in the address or ZIP Code of the area.
- Select whether you want to search by doctor type, doctor by name, or health facilities.
- At this point, you can create an account or continue as a guest.
- The in-network results will display.

Once you have accessed the OAP online directory, helpful categorizing tools are available to narrow your search by distance, specialties, those accepting new patients and more. Be sure to sort or filter the results according to your preference.

If you cannot find your doctor in the OAP network directory, this may mean that your doctor does not participate and would be considered out-of-network. You can recommend that your doctor become part of the OAP network by filling out the provider nomination form located on our website under the Cigna tab. Return the form to the NALC Health Benefit Plan, Attn: Provider Nominations, 20547 Waverly Court, Ashburn, VA 20149.

Upon receiving the form, we will submit it to Cigna for possible consideration. Please keep in mind that the submission of the provider nomination form in no way guarantees they will be added to the network. However, we will do our best to work with Cigna to continue to expand their network, using your suggestions as appropriate.