

Para recibir información en español sobre el contenido de esta planilla, sírvase llamar al Departamento de Servicios para los Miembros del Plan al (505) 923-6980 o 1-800-923-6980.

**Important Information About Obtaining Care
From Non-Participating Providers/Practitioners**
Please refer to your Subscriber Agreement for detailed information about your plan.

To help our members better understand their benefits, we've answered the following commonly asked questions about your financial responsibility when you receive services from physicians and or facilities that are not part of Presbyterian Insurance Company, Inc.'s participating network.

Q: What are non-participating providers/practitioners?

A: Non-participating providers/practitioners are physicians or medical facilities that have not entered into an agreement with Presbyterian Insurance Company, Inc. for services provided to Presbyterian members Your plan provides coverage for certain services from such non-participating physicians and facilities. Non-participating providers/ practitioners are not limited in the amount they can charge for the services they provide to you. Therefore, the cost of any given service can vary greatly from one provider/practitioner to another, even within the same city.

Q: What is a “Reasonable Charge” or “Reasonable and Customary Charge”?

A: Reasonable Charge or Reasonable and Customary Charge - is a term used by Presbyterian and the insurance industry to describe what has been determined to be a fair and appropriate charge for the services provided by non-participating providers/practitioners. When seeking care from non-participating providers and practitioners, you are responsible for the practitioner's/provider's charges above the Reasonable and Customary charge. This is described in greater detail in your Subscriber Agreement .

Q: How is the “Reasonable and Customary Charge” determined?

A: To determine what is a fair and appropriate charge, Presbyterian uses fee schedules established by various healthcare organizations, including Medicare. These organizations take many factors into consideration when determining these charges, including varying costs from city to city and state to state. Presbyterian uses these industry-accepted fair and appropriate rates as the maximum amount on which to base the payment to the non-participating provider/practitioner. Your deductible, copayment, and/or coinsurance applicable with your plan are then deducted from the “Reasonable and Customary Charge”. The non-participating provider/practitioner may bill you for the difference between the total amount billed and the Reasonable and Customary Charge allowed by the plan (after paying your deductible, copayment and/or coinsurance).

Q: Why is this information important to me?

A: You, the member, need to be aware of the additional costs you are responsible for when you receive services from a non-participating provider/practitioner. These costs are in addition to your deductible, copayment and/or coinsurance. Also, please be aware that amounts in excess of the “Reasonable and Customary Charge” do not count toward any out-of-pocket maximums that may apply to your plan.

Q: I thought that after my deductible was met (for the calendar year), all I paid was a copayment and/or a coinsurance (a percentage of the bill)?

A: That is not always the case. Non-participating providers/practitioners are not limited in how much they may charge for services they provide to you. Therefore, if the billed amount is more than the Reasonable and Customary Charge paid by Presbyterian, **you may have to pay more** (the difference between what was billed and what was paid) than just your deductible, copayment, and/or coinsurance.

Presbyterian serves to improve the health of individuals, families and communities.

Q: How can I ensure that all I have to pay is the deductible, coinsurance and or copayment?

A: You should seek care from Presbyterian Insurance Company, Inc. participating providers, whenever possible. Participating providers cannot bill you for the difference between the Presbyterian Insurance Company, Inc. contracted fee and the fee actually charged for the covered service provided. You may contact Presbyterian Insurance Company, Inc.'s Member Service Department by e-mail at info@phs.org or by telephone at (505) 923-6980 or 1-800-923-6980, Monday through Friday from 7:00 a.m. to 6:00 p.m. to determine if a particular provider/practitioner is contracted. Please refer to your Schedule of Benefits and Subscriber Agreement for details on your plan.