

Answers to Your Questions About Negotiations Between Southcoast Health and Blue Cross Blue Shield of Massachusetts

Why are Southcoast Health and Blue Cross Blue Shield of Massachusetts currently in negotiations?

When contractual agreements between healthcare organizations and insurance companies come to an end, reimbursement rates are often reviewed and negotiated before the partnership is renewed.

For Southcoast Health, this happens periodically, and our negotiations with insurance companies are often resolved fairly and equitably for our patients and providers. Therefore, we hope that Southcoast Health and Blue Cross Blue Shield of Massachusetts (BCBSMA) will reach a new agreement before the actual termination of Southcoast Health's in-network status takes place after **December 31, 2019**.

Our #1 priority is to provide all our patients with the best care possible. To do this, we need health insurance companies to fairly compensate our physicians, providers and hospitals for the exceptional care and service they offer. This means receiving reimbursement rates that are equitable in relation to other comparable providers, so that we may continue to offer state-of-the-art care right here in your community.

Unfortunately, BCBSMA has not been willing to offer Southcoast adequate reimbursement that is fair and that would allow us to sustain services at the level you deserve.

If BCBSMA does not agree to adequate reimbursement, and an agreement is not reached, will all Southcoast Health facilities and doctors be affected?

Yes. If BCBSMA does not agree to fair reimbursement, and an agreement is not reached, then Southcoast Hospitals Group inpatient and outpatient services, as well as the physicians and other healthcare providers who are members of Southcoast Health Network, which includes physicians in the Southcoast Physicians Group and a number of the independent affiliated physicians, will be considered out-of-network for BCBSMA. It will also affect services provided by the Southcoast Visiting Nurse Association.

Where is the closest hospital, physician or visiting nurse association for me that participates in network for my BCBSMA insurance?

You should still be able to use all Southcoast hospitals and your physicians and providers, as well as the Southcoast Visiting Nurse Association, on an in-network basis, until the end of **December 31, 2019**. If BCBSMA does not agree to fair and equitable reimbursement for Southcoast Health, and an agreement is not reached, they will provide you with options to either continue seeing us with increased out-of-pocket costs, or they may direct you to other facilities and physicians.

If BCBSMA agrees to adequate reimbursement and reaches an agreement with Southcoast Health before then, there will be no need to look for another physician or hospital.

If Southcoast Health is out-of-network for BCBSMA, will this status apply to Rhode Island locations, too?

This issue only affects individuals who have insurance through BCBSMA, those insured through BCBSRI are not affected. If an agreement is not reached, and you visit a Southcoast Health location in Rhode Island after **December 31, 2019**, then you will face higher out-of-pocket costs. If you have insurance through Blue Cross Blue Shield of Rhode Island or other insurance companies, this change in status will not affect you.

BCBSMA has stated that Southcoast Health is looking for a 30% increase in payments. Is that true?

No, that is not accurate – BCBSMA is mischaracterizing our ask, which is simple: that we are reimbursed fairly at a rate that is comparable to other health systems that offer a similar quality of services.

While BCBSMA attempts to mislead its members and the public with overstated calculations, they will have to at some point acknowledge that this is an issue of regional equity.

As a community health system that provides world-class healthcare close to home for hundreds of thousands of residents on the South Coast, we are asking for a rate of reimbursement that will allow us to continue investing in our patients and providers. Even if BCBSMA agreed to a fair rate, it would *still* not bring our reimbursement rate to the level of other health systems that offer service on par with ours. **Please see [this bar graph](#) using data from the Center for Health Information and Analysis.**

If BCBSMA does not agree to adequate reimbursement for Southcoast Health, and an agreement is not reached, when will the out-of-network change take effect?

Our contract with BCBSMA will end after **December 31, 2019**, if an agreement is not reached.

How do I find out if Southcoast Health and BCBSMA were able to reach an agreement?

We know this causes uncertainty for you and appreciate your understanding and patience as we remain at the table and continue to work for a positive outcome. We will keep you informed of the process and its potential impact. For more information regarding the negotiation process with BCBSMA, you can visit our website at Southcoast.org/bcbsma for updates, contact us directly or contact BCBSMA.

If your services become out-of-network with BCBSMA, will I still be able to see my doctor?

We would be honored to continue to partner with you on your healthcare, but our practice and doctors will no longer be in the BCBSMA network if an agreement is not reached. This means that if you want to continue seeing your Southcoast doctor, with certain exceptions, your out-of-pocket costs will increase.

However, some BCBSMA plans have some out-of-network benefits that would pay for portions of your bill if you continue to see us. Just like today, you would be responsible for any portion not paid for by BCBSMA. You can learn about potential out-of-network benefits by calling BCBSMA's member service line or checking their patient portal.

Which BCBSMA plans are affected?

If you have commercial BCBSMA, Medex Choice or a Medicare Advantage HMO or PPO plan through BCBSMA, then you will be affected. However, if traditional Medicare is your primary insurance coverage, this change will not affect you and it will not affect anyone using Medex as secondary coverage through BCBSMA.

If you have any questions about the details of your coverage regarding BCBSMA plans, please contact BCBSMA directly. A complete list of affected plans will be posted at Southcoast Health and participating provider locations, as part of a formal notice process, if an agreement with BCBSMA is not reached.