

Memo

Hog Slat, Inc

To: All US Based Employees

From: Hog Slat Human Resources

Date: 3/30/2018

Re: BCBSNC and Prior Approval - INSURED EMPLOYEES PLEASE READ

<THE INFORMATION BELOW WAS SENT AS AN "EVERYONE" EMAIL ON FRIDAY MARCH 30TH. >

Hi Everyone –

It has come to my attention that many employees are confused about when and if they need to get prior review (also known as prior authorization) for covered services to ensure that the health insurance will pay the claim. In NC, most in network providers do this for members. Outside of NC, it is the member's responsibility to be sure that the provider has called to obtain prior approval. This policy is clearly stated on the back of your BCBSNC insurance card and in the BCBSNC Benefits Booklet.

Regardless of where you live, I strongly encourage you to be sure that you and/or your provider call to get prior review for any service that is radiology (XRAYS, MRI's PET scans, etc.) and any service happening in an outpatient setting or inpatient setting. Outside of NC, in the past I have seen BCBSNC be more lenient with out of state providers who forget to do this. That is no longer the case. The Prior Review/Certification number is right on the back of your BCBSNC insurance card. 1-877-275-9787. Call that number if you are unsure if your service needs prior review. Don't assume that your doctor's office is going to do it. Also, you should ALWAYS ask the doctor's office or hospital if they are in network with Blue Cross Blue Shield before getting any services. While the vast majority of providers are in the Blue Cross Blue Shield network, you need to make sure. You can do an online provider search on the BCBSNC website or even from the phone app BlueConnect.

One last thing. If you have not signed up for a BCBSNC account online (www.bcbsnc.com) or are not using the phone app (Blue Connect for Android and IOS), you are missing out on the easiest way to communicate with BCBSNC. Your insurance card is right on your phone via that app and you can see all of your claims, contact customer service, search the benefits booklet, and find in network doctors nationwide.

Thanks.

DH