

A Closer Look at Health Plan Provider Networks



In-Network Coverage

Health plans develop and maintain a large network of health care providers. Choosing a provider in your health plan's network ensures high quality coverage at predictable prices.

BENEFITS

- ✓ Rigorous credentialing process ensures high-quality provider networks.
- ✓ Predictable out-of-pocket expenses.
- ✓ Providers accept "payment in full" from the health plans.
- ✓ Providers may not ever charge you more than what has been negotiated with your health plan.
- ✓ Provider/health plan claims processing means less paperwork for you.
- ✓ Plans must meet "network adequacy" requirements.

DISADVANTAGES

- ✗ Not all health care providers choose to participate in the network, limiting your access.

Out-Of-Network Coverage

Going "out-of-network" is when you see a provider who is not part of your health plan's provider network. Your health plan has no contract with the provider and no ability to control what the provider charges you.

BENEFITS

- ✓ You can choose any health care provider.

DISADVANTAGES

- ✗ It is far more expensive. In 2013, on average, the same individual coverage was 28% more expensive when it included an out-of-network benefit.
- ✗ Providers may not meet important quality standards.
- ✗ Even if your health plan pays for some of the cost of visiting an out-of-network provider, that provider may still charge you more than the plan pays, a practice known as "balance billing".
- ✗ Providers may bill you for charges that are considerably higher than what they would be paid by a health plan.
- ✗ You must submit your own claims, which may be time-consuming and inconvenient.
- ✗ Health plans do not have a contract with out-of-network providers and are often unable to assist their enrollees with billing questions and other issues.

STOP

PASSING MANDATES THAT
DRIVE UP THE COST OF
HEALTH CARE

Mandated benefits always increase the cost of health insurance premiums. This is especially the case with out-of-network coverage. Forcing health plans to offer out-of-network coverage may increase health insurance premiums for all consumers by 28%.

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