

IDAHO MEDICAL ASSOCIATION

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August 31, 2005

Memo No. 99 (05)

To: IMA Physicians
From: *Ron Hodge*
Ron Hodge, Associate Executive Director
Christy Davies, President, Idaho Ambulatory Surgical Center
Association (IASCA)

Subject: Opting Out of Regence BlueShield of Idaho AccessCare Plan

(Note: This memo was prepared by Christy Davies in conjunction with Ron Hodge. If you have questions regarding this memo please contact Ron Hodge at 208-344-7888.)

In a recent meeting with Regence BlueShield of Idaho (Regence) the current available Regence insurance plans were discussed in great detail. Attached is a breakdown of what each plan offers to the providers involved with each contract, the specifics of the plan and ALFA prefix for your reference.

The one plan that has caused recent concern is a plan marketed as AccessCare. This plan is unique in the fact that it utilizes the current Traditional network of physicians and OHP's (other healthcare professionals) but only allows a network of facilities contracted through ICHN or Idaho Community Health Network. Physicians that are already contracting with Regence in their Traditional contract have automatically been lumped into this contract as well, and most likely without actual knowledge of participation in this plan.

Physicians are only allowed to perform services in the contracted ICHN facilities. In Boise, this is St. Lukes, in the Twin Falls area- Magic Valley RMC, in Coeur d'Alene- Kootenai Medical Center, etc. This includes any outpatient services that are also provided by this facility, which affects labs, ambulatory surgery centers, physical therapy, cath. labs and home health services. This limits the access to care for many communities as not all facilities have a contract with ICHN. Unless a facility is able to obtain a contract with an ICHN facility, these outside, uncontracted 'facilities' are considered out of network and subject to out of network deductibles, for which the patient would be responsible.

When IASCA representatives met with Regence in regards to this plan, an “opt out” option was going to be offered so that physicians and OHP’s could opt out of AccessCare. Regence initially stated that they would be sending a letter only to specific physicians; however it was argued that if this is a Traditional network of providers, that according to the contract it had to be offered to ALL physicians. Regence has agreed now to send the ‘opt out’ instructions in the next *Regence Notes* that is distributed to all physicians. The IMA, in conjunction with IASCA, is advising you to review the potential impact that this insurance plan can have on your practice.

To obtain the opt out instructions for AccessCare, please contact your provider representative and ask them to fax to you the opt out instructions. Opting out of AccessCare will not affect your Traditional contract that you have with Regence.

Currently available Regence insurance plans:

TRADITIONAL -- prefix XNA

Now is only sold to large groups
All contracted providers, physicians, OHPs and Facilities

TRAD CARE -- prefix XNS

Marketed to all groups Previously was the same as *Traditional*
All contracted physicians, OHP’s
Facilities are the same network as *Traditional*

- Will become a PPO network eventually to compete with Blue Cross using a PPO network allowable starting in October 05

ACCESS CARE -- prefix XNS and on back of card says “access care”

Currently uses the *Traditional* network for Physicians and OHP’s
*Physicians are being offered an “opt out” of this network, so it no longer should be marketed to the public as a *Traditional* Network, as not all *Traditional* network physicians are a part of the plan any longer.
Facilities are ICHN facilities network only. In Boise this is St. Lukes. This affects labs and any other ancillary service that is offered by the contracted ICHN facility.

VALUE CARE -- prefix XNS and on card says “value care”

All Contracted OHP’s are in network
Physicians are allowed in network though local IPA’s
Facilities are ICHN contracted

REGIONAL CARE -- prefix XNS and on card says “reg care”

PHO local physician & hospital organization
Contracted OHP’s are in all networks