

HELPFUL HINTS ON DISCUSSING YOUR BENEFITS WITH YOUR PHYSICIAN

If you prefer to contact your physician directly about whether they will accept the RBP allowed amount, the following information will assist you in the process and explain how your benefits work:

Contact your physician's office to let them know that your benefits are based upon a percentage above Medicare and that you would like to make sure they are aware of how they will be reimbursed.

The physician's staff may direct you to call your "insurance company" to find out if they are accepted by the Plan or are "in-network." If this occurs, explain that your Plan doesn't use a PPO network.

When your physician's office asks you for the name of your insurance company, tell them you are enrolled in a self-funded health Plan.

You may be asked if you are a Medicare participant. The answer is, "No." The Plan does use the Medicare fee schedule, but simply as a benchmark to determine the allowed amount for my Plan. An additional percentage will be added to the Medicare fee schedule allowed amount."

It's possible the person you are speaking with doesn't know whether they will accept the Plan. In that case, ask to speak with the billing manager or office manager. They are typically the decision makers or can easily identify the appropriate person(s).

Once your physician's office agrees to accept your Plan, let them know that all the information about the Plan is on your ID card, which you will bring in at the time of your next appointment. Be sure to also let KGA know that your physician is accepting the reimbursement so that they can potentially refer other self-funded participants to this physician's practice for their medical needs.

If your physician's office is reluctant to accept the reimbursement or still has questions, notify KGA. They will connect you with a Payer Compass Patient Advocate who will call the provider on your behalf, and they may need to assist you in finding another provider who will accept the Plan reimbursement as payment-in-full.



KGA is available to assist you Monday - Friday from 8:00 AM to 5:00 PM (CST) at (800) 324-9396.