

Frequently Asked Insurance Questions

If I have a Highmark card, can I utilize UPMC Hamot Medical Center and their physicians?

- Yes, but services will be processed under the out-of-network level of benefits, subject to a higher deductible, coinsurance and may be subject to balance billing. Emergency services will be covered at the in-network level of benefits.

If I have a UPMC card, can I utilize Saint Vincent Health System and their physicians?

- Yes, but services will be processed under the out-of-network level of benefit, subject to a higher deductible, coinsurance and may be subject to balance billing.

What is Highmark's provider and hospital network outside of Western Pennsylvania?

- Highmark has a nationwide network and access to participating providers in each state.

Will my prescription drugs remain covered if I switch from Highmark to another carrier?

- Every carrier has a preferred formulary which is a list of drugs that offer the greatest overall value to the members. These formularies may vary slightly and are subject to change.

What is Highmark's preferred/formulary drug list?

- You can access Highmark's formulary by visiting their website at www.HighmarkBCBS.com

Can I have UPMC coverage and my spouse have Highmark coverage?

- Only if you are both employed at the Erie School District.

Will there be a pre-existing condition disruption by moving to another carrier?

- No, pre-existing conditions will not be affected.

Can I switch back to my previous carrier if my employer offers a dual choice?

- Yes, during your annual open enrollment period

What UPMC facilities will remain in network for Highmark members after 7/1/2019?

- Children's Hospital of Pittsburgh (through 6/30/2022), UPMC Altoona, UPMC Bedford, UPMC Kane, UPMC Jameson, UPMC Northwest, UPMC Horizon (both campuses).



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How can I ensure In-Network access to Highmark/ St. Vincent & Allegheny Health Network physicians and hospitals?

- If you wish to continue to have in-network access to Highmark physicians and hospitals, including St. Vincent you will need to be enrolled with Highmark or another commercial carrier with full access options.

How will my Emergency services be covered if I go to a UPMC facility if I am covered with Highmark?

- Emergency services will be covered at the in-network level of benefits.

What Urgent Care Facilities participate with Highmark after 6/30/2018?

- All St. Vincent owned Urgent Care facilities and MedExpress will remain covered. All UPMC owned Urgent Care facilities will be considered out of network.

For further network clarification, you may

- Visit the Highmark website at www.HighmarkBCBS.com and click on Find a Doctor or Rx
- Call Highmark MyCare Navigator at 888-BLUE-428

Most UPMC hospitals and other facilities in western Pennsylvania will be out-of-network for patients with Highmark commercial insurance after June 30, 2019.

Below are answers to frequently asked questions about how your health care will be impacted.

Q: Will UPMC Hamot be out-of-network after June 30, 2019?

A: Yes, UPMC Hamot will be out-of-network for Highmark commercial members after June 30, 2019.

Q: Will UPMC doctors be out-of-network after June 30, 2019?

A: Yes, most UPMC doctors in Erie will be out-of-network for Highmark commercial members after June 30, 2019. Additionally, if you would like to see a UPMC doctor at, or near, another UPMC hospital or facility that will be out-of-network after June 30, 2019, you can expect that doctor to be out-of-network for you as well.

Q: Will any UPMC specialty services be in-network for Highmark commercial members in western Pa. after June 30, 2019?

A: Yes, in addition to Children's Hospital of Pittsburgh of UPMC and Western Psychiatric Institute and Clinic of UPMC, a very limited number of UPMC specialty services will be in-network for Highmark commercial members in western Pennsylvania after June 30, 2019.

Q: Will I have access to UPMC Hillman Cancer Center after June 30, 2019?

A: No, Highmark commercial members will not have in-network access to UPMC Hillman Cancer Center services at UPMC Hamot, including clinical trials, after June 30, 2019.

Q: How do I know if I have commercial insurance?

A: Commercial health insurance policies often are provided as part of a group plan, such as through an employer or union. They also can be purchased individually in the Health Insurance Marketplace. If you are under age 65 and have health insurance through your job or your spouse's job, it is probably a commercial plan. If you are unsure, ask your plan administrator for information.

Q: How can I ensure in-network access to UPMC doctors and hospitals?

A: If you wish to continue to have in-network access to the UPMC doctors and hospitals you trust, including UPMC Hamot, evaluate your health insurance options and choose a plan with full in-network access. There are many national insurance carriers, as well as UPMC Health Plan, that provide this coverage.

For more information, visit [UPMC.com/AccessHamot](https://www.upmc.com/AccessHamot).

For questions, or to learn more about in-network access to UPMC hospitals and doctors, please call our help line at 1-855-746-8762.

