

# Health Matters



July 2007



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**Remember—**  
 You can register at  
[Premera.com](http://Premera.com) to see  
 your claims online.

### Specifics vs. Generalities—Why we Need Specific Information

**W**hen you contact the Benefits Section or Premera to get a question answered or a problem addressed, it helps immensely if you have the details about your specific situation at your fingertips when you call; specifics such as date of service, physician or facility, or other details are very helpful. The more information you can give us or Premera about your particular question, issue or problem, the better equipped we will be to do the research necessary to provide you with an answer to your question or a solution to your problem. Thanks!

### How to Read Your Explanation of Benefits (EOB)

**T**he Premera Explanation of Benefits (EOB), detailing claim payments, may at first glance seem confusing and difficult to read. Here are some tips to help you understand the information.

The physician or provider name is in the **upper right** corner of the EOB, under your name, member ID, and claim number. The terms used in each column of the **EOB** are defined on the reverse side of your EOB, under the heading “**Definitions of terms on your EOB.**” Remember to look at the **bottom** of the EOB for an explanation of any “Message Codes.”

A **sample** EOB with a complete legend defining each term is available on pages 8 & 9 of the AlaskaCare Welcome Kit booklet titled “How to get the most out of your medical plan.”

 **Medicare Corner**

“*Medicare Corner*” will be a regular feature of **Health Matters**, focusing on issues related to Medicare.

**A** number of questions were raised by last issue’s article on how the AlaskaCare Retiree Health Plan coordinates with Medicare Parts A and B once you reach age 65. We will address some of those questions in this issue, and continue to address your questions in future issues.

**What happens if you qualify for Medicare before age 65?**

If you qualify for Medicare **before** age 65, due to a disability, for example, the AlaskaCare plan **will continue to cover you for outpatient (Part B) services until you reach age 65**, even if you do not purchase Part B prior to age 65. Even though you may be eligible for and receive premium-free Medicare Part A, you may not want to sign up for Medicare Part B until you turn 65.

**How much can a doctor collect from a person after Medicare and AlaskaCare have paid the claim?**

There are three types of providers when it comes to Medicare, and depending on the type of provider, there are differences between what is paid (or not paid) by Medicare and AlaskaCare. Before we look at the types of providers, we need to define a couple of Medicare terms:

Medicare *allowed amount*—Medicare sets the amount a doctor may collect from **all sources**, called the Medicare *allowed amount*.

Medicare *assignment*—*Accepting assignment* means that your Medicare provider has agreed not to bill you for more than the Medicare allowed amount for the services you have received.

Here are the three types of providers and how they are defined:

- **Participating** (providers who have a contract with Medicare requiring them to accept Medicare *assignment*).
- **Nonparticipating** (providers who may choose, on a case-by-case basis, whether or not to accept Medicare *assignment*).
- **Opt Out** (providers who have signed a contract with Medicare stating they will not bill Medicare for services provided to a Medicare beneficiary).

**Continued on page 3**

**Tell Us What You Think**

**T**hanks to all of you who called or emailed with comments and with topics you’d like to see covered in future issues of this newsletter. In hopes of soliciting even more topics of interest, we’re repeating this request for your input. Keep those ideas coming! Call the editor, Barbara Kelly, with your ideas or suggestions at 800-821-2251 or 907-465-3929, or write via email at [barb.kelly@alaska.gov](mailto:barb.kelly@alaska.gov) or by mail at Alaska Division of Retirement & Benefits, P. O. Box 110203, Juneau, AK 99811-0203. Remember, though, that your benefits or insurance specific questions should be directed to either the Division’s Benefits Section or to Premera.



## Medicare Corner— (cont'd from page 2)

With both participating and nonparticipating providers, your claim is usually paid in full, unless you have not yet met your Medicare and/or AlaskaCare deductible. If a nonparticipating provider does not *accept assignment* on your claim, there is still a limit on the amount you can be charged. This limit is 115% of the Medicare allowed amount and is called the *limiting charge*. If the service is covered by AlaskaCare, it recognizes 115% of the allowed amount and pays the difference between what Medicare paid and the 115% that your provider can collect. Both participating and nonparticipating providers must bill Medicare for you and Medicare's payment will be sent directly to the provider.

Providers who "opt out" of Medicare may charge you any amount for their services, with no limit. You may purchase services from such a provider, but the provider will require you to sign an agreement stating that you are responsible for **payment in full**.

### If you sign a private contract with an "opt out" provider:

- Medicare will not pay the doctor or you for the services you receive.
- No claim can be submitted for the service to Medicare.
- The AlaskaCare Retiree Health Plan also will not pay anything for services under a private contract.
- You will have to pay whatever the doctor charges you and there is no limit to what can be charged.

For more detailed information on the three types of providers, with examples that clearly illustrate how and by whom claims are paid, go to the Division's home page at [www.state.ak.us/dr/b](http://www.state.ak.us/dr/b), click on [Retiree Links](#) (under **Insurance Benefits/AlaskaCare**), and then click on "Medicare Parts A & B and the AlaskaCare Retiree Health Plan" (under **Brochures**). You may also call, email, or write the Division to request that this brochure be mailed to you.

## Online Resources and Tools You Can Use

### How to find and use the *Provider Directory*



**T**o make it easier for you to find specific information on the Division's website, we'd like to show you where to find helpful resources, such as:

- AlaskaCare claim forms
- **Provider Directory**
- Medco prescription drug forms

In the last issue we discussed claim forms. In this issue, we'll focus on the **Provider Directory**. Using network providers listed in the directory can **save you time and money**. The easiest way to access Premera's **Provider Directory** is via the link titled [Premera's Website](#) on the Division's home page, [www.state.ak.us/dr/b](http://www.state.ak.us/dr/b). Once at the home page, follow these easy steps:

- Click on [Premera's Website](#) (under **Programs**, and then **Insurance Benefits/AlaskaCare**)
- Click on [Provider Directory](#) (upper left of screen), or click on [Find a doctor, dentist or hospital](#) under **What Do You Want to Do?**

Once at the **Provider Directory**, there are three easy steps to finding a provider, two of which are **optional**.

### [Dental Directory](#)

Please note that there is a separate directory for **dentists**. Look for the link near the bottom of **Step 1** in the Provider Directory.



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 DIVISION OF  
 RETIREMENT  
 AND BENEFITS

*Health Matters* is published quarterly by the Division of Retirement and Benefits.

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**Provider Directory— (cont'd from page 3)**

**Step 1** — Select what you want to search for—physicians, facilities, or pharmacies. If you search for any of these “by name,” you do **not** need to know the name. Entering the name of who or what you’re searching for is **optional**.

**Step 2—Optional.** You can search by any one of the criteria or none at all, but entering a zip code, a city, and/or a state narrows your search.

**Step 3** — Also **optional**. This step further narrows your search if you prefer to search for only male or female providers or by a specific language spoken.

In **all** searches, the only thing that is **not optional** is choosing what you want to search for, whether it be a physician, facility, or pharmacy. If you do not enter any other criteria, the search results will give you **all** the physicians or facilities or pharmacies in the **entire country** that are network providers, listed alphabetically. If you enter a city/state or a zip code, the search results are listed by distance, with the shortest distance first.

If you’re traveling overseas or are living outside of the U.S., Premera's BlueCard Worldwide® program offers access to an international network of providers. See page 5 in your AlaskaCare Welcome Kit booklet titled “How to get the most out of your medical plan.”

**Remember**—using a network provider can save you time and money and, two easy clicks from the Division's home page gets you to the **Provider Directory**.