
April 17, 2014: Confused about Sindecuse?

In January 2014, faculty members, their dependents, and other WMU employees and retirees who visited Sindecuse for healthcare services began receiving “Explanation of Benefits” letters from Blue Cross that list the services provided and their costs. Prior to January 1, we did not receive EOBs from Blue Cross for services from Sindecuse, so this was a new experience for our colleagues. The chapter staff and officers began receiving calls and emails almost immediately after the first of the year about these EOBs from faculty members who had received them. They reported that the EOBs listed a patient responsibility (“your balance”) in a dollar amount equal to our required copay for office visits.

The WMU-AAUP chapter officers began making inquiries, as did several faculty members on their own. University officials and BCBSM personnel responded to these various inquiries by saying that there is no change to our existing Sindecuse benefits, which are available to faculty and other employee groups on a no-copay, no-deductible basis, and that there would be no bill to the patient for the balance shown. Some were told that that the inclusion of a patient balance on the EOBs was a “mistake.”

We requested that the administration explain to the faculty why they are now receiving EOBs after visits to Sindecuse and why copays are included on them. We don’t know why an explanation would not have gone out last December, in advance of the new reporting policies going into effect in January, or why no explanation was forthcoming until chapter officers insisted that one be provided. The April 15 email from VP for Business and Finance Jan Van Der Kley and VP for Student Affairs Diane Anderson is so far the extent of the administration’s communication with the faculty on this matter. We reproduce the April 15 email from Vice Presidents Van Der Kley and Anderson in its entirety:

Greetings:

Through comments made and questions posed to various members of the administration, we know that a process change that occurred regarding Sindecuse Health Center service claims information needs to be addressed. Beginning Jan. 1, 2014, claim information for services performed at Sindecuse began to be reported to Blue Cross Blue Shield of Michigan. Reporting this service claim information to BCBSM resulted in WMU employees utilizing Sindecuse receiving an explanation of insurance benefits. Previously, receiving services at Sindecuse did not result in the receipt of a benefits statement. The receipt of this statement seems to be generating the questions.

Although a BCBSM form is being received, services and the related benefits remain unchanged. In other words, the services offered and the related co-pays and deductibles are the same for Sindecuse.

WMU began sharing Sindecuse claim detail with BCBSM so that there is a single repository for medical claim costs. Having one data source facilitates the review and analysis of medical claims experience and cost trends. With facilitated access to cost information, we become better stewards of the University’s health care plan. Please feel free to contact either one of us with additional concerns or questions.

Jan Van Der Kley (387-2365) and Diane Anderson (387-2152)

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The April 15 email from Vice Presidents Van Der Kley and Anderson does not address what is for us, and for the faculty colleagues who have alerted us to this issue, the central question: ***Why do the EOBs state that we are responsible for copays if we are not?***

We don't know why the administration initially chose to do nothing to inform the campus community – including the faculty – prior to implementing the change in how our visits to Sindecuse are processed. It was not until faculty started receiving the EOBs and bringing these issues to our attention over the past few months, and WMU-AAUP Contract Administrator Marilyn Kritzman began to investigate and press for an explanation, that we've gotten any information at all.

As WMU-AAUP President Lisa Minnick observed in her remarks to the Board of Trustees on April 9 (posted on the chapter blog at <http://wmu-aaup.com>), insufficient administrative communication with the faculty on issues of consequence (e.g., the academic program review, gender equity, and a new “wellness” program on the verge of implementation), leads to a widespread perception that the administration is operating without transparency, which can foster suspicion and lack of trust. Lisa pointed out that these negative feelings and experiences are entirely avoidable, if only the administration would communicate in a direct, open, and forthcoming manner. Of course, that is possible only if the administration genuinely *wants* to avoid such perceptions and make transparency a priority.

And so we are left with the question of why a fairly significant change in the way things work at Sindecuse would not be reported to the faculty clearly, completely, and *in advance* of the implementation of the new policy, especially when the changes were to take effect at the beginning of the semester in which we would also begin our contract negotiations. Is this simply an innocuous new paperwork procedure? The launch of a new procedure in which we will now receive EOBs that announce a patient balance of any number greater than zero for a no-copay, no-deductible benefit, with no explanation as to why this balance is included, does not feel innocuous. Maybe this is all on the up-and-up and is as innocuous as the administration is saying it is. But all we know now is that all of a sudden we're getting EOBs that show that we owe a copay for visits to Sindecuse. Did the administration not realize that changing the procedure so that we would begin receiving EOBs that *show a balance due* would sow confusion and frustration? Yet they chose to do nothing to try to head that off, and even now, months after the implementation, we still don't have a satisfactory answer to the copay question.

In sum, here is what we know:

- If you go to Sindecuse for services, you will now receive an Explanation of Benefits from BCBSM afterwards. This was not the case before January 1, 2014.
- That EOB may state that you owe a balance.
- You do not actually owe balance, despite the EOB's statement that you do. You should not be asked for a copay when services are rendered at Sindecuse, nor should you receive a bill for one afterwards.
- We don't know why the EOB would say you owe a balance if you don't, and we don't think it should state you owe a balance. No one has explained to us why this information is being included on the EOB, if it is in fact erroneous.
- **Call us if you have questions or concerns about any of this.**