
AAUP Bulletin

Health Care

The Good

New Blue Cross Blue Shield of Michigan Representative

Ms. Carrie Doran has left Blue Cross Blue Shield of Michigan (BCBSM). The new BCBSM representative for WMU is Ms. Melissa Bosak. Ms. Bosak has Thursday morning appointments for those who need to see her. If you have difficulties with BCBSM billings or services, you can set an appointment with Ms. Bosak by calling the WMU Human Resources Department (387-3620). For those not based in Kalamazoo, Ms. Bosak can be reached via email at mbosak@bcbsm.com. Remember the Chapter has a Health Care Advocate to assist you in understanding your benefits; in meetings with Ms. Bosak; and through the BCBSM appeals process. Please contact the Chapter for this assistance (345-0151).

The BCBSM Appeals Process

If you believe any decline of health care benefit payment is inaccurate, you should first meet with Ms. Bosak. If you continue to believe your health care benefits have not been honored by BCBSM, there is a three-step appeals process defined by BCBSM. This process is now on the Chapter website (wmich.edu/aaup). Please note the appeal process is complex and requires a timely presentation of the appeal. BCBSM rules on appeals based on the benefits defined in the Health Care Summary and Health Care Benefits Guide, rather than what one may consider fair. Again, your Chapter Health Care Advocate is available to assist you through your appeal process.

Please remember the WMU-AAUP Chapter does not have a contract with BCBSM for health care benefits. Instead, the Chapter has a contract with WMU for these benefits. As such, grievances may be filed in cases where WMU's agency (BCBSM) has not followed the negotiated contract.

Sindicuse Pharmacy

The Chapter has not received any complaints regarding the Sindicuse Pharmacy since the beginning of this fiscal year. Additionally, the Sindicuse Pharmacy has implemented its Drugs By Mail program. You can get the details on the Drugs By Mail service on the Sindicuse website (wmich.edu/shc). This service was not negotiated. It was offered by the Sindicuse Pharmacy as an expansion of services to the WMU community. Kudos to Bill Green, Director of Sindicuse Pharmacy, and his staff.

The Bad

Health Care Outside of the USA

The Chapter is receiving repeated complaints about health care billings being disallowed by BCBSM. There are a number of issues surrounding foreign health care. If possible, first check the BCBSM website to determine if the health care facility or provider is "In Network" to the Community Blue PPO. If not, the bill may well be treated as "Out of Network", resulting in additional costs to you, including substantial balance billing. Second, determine through the BCBSM 800 number (800-879-1945) if the medical procedure to be performed in a foreign country is a covered benefit. BCBSM has recently disallowed some claims for health care services as "Investigative or Experimental." Investigative and experimental procedures are disallowed as benefits by BCBSM. BCBSM has the right to determine any health care service investigative or experimental. Third, if you have any billing for reimbursement from a foreign health care facility or provider that is in a language other than English and/or is billed in a foreign country,

you should meet with Ms. Bosak, to have these claims processed. Faculty have continually had these claims rejected through the normal submission process. Ms. Bosak can have the language translated to English and the monetary exchange rate determined.

Westside Immediate Medical Care Center

The Chapter has received numerous calls from faculty indicating that Westside Immediate Medical Care Center is no longer participating in our BCBSM Community Blue PPO. The BCBSM website still lists this facility as a provider. Five calls to this facility from the Chapter Health Care Advocate to ascertain the status of the facility with BCBSM have not received a response. The administration is being requested to ascertain the status of the facility to our PPO. If Westside has withdrawn from the PPO, it will result in an additional co-payment on your part as well as the risk of a significant balance bill to you if you choose to use their services.

Michigan University Coalition on Health

The Michigan University Coalition on Health (MUCH) is a formal organization of almost all public universities and colleges in Michigan. The primary focus of this group, representing higher education administrations, is to constrain health care cost increases or to reduce health care costs. MUCH would like for all Michigan colleges and universities to have identical health care plans so as to meet its goals as well as to increase leverage with the administrative services only (ASO), currently BCBSM at WMU. Many of the health care plan riders and all of the health care plan modifications, in the contractual health care plan between your AAUP Chapter and WMU, preclude WMU from becoming part of the statewide health care template such as MUCH. The Chapter does not oppose reducing future health care cost increases or reducing costs to WMU, as long as the faculty can retain its health care benefits and the network of health care providers. Undoubtedly, there will be "much about MUCH" leading up to the 2008 negotiations.

The Ugly

Mental Health, Substance Abuse and Private Duty Nursing

When you review the Health Care Benefits Summary, you will note that Mental Health Inpatient and Outpatient have a 20% co-payment, Substance Abuse services have a 20% co-payment and Private Duty Nursing has a 50% co-payment. You will also note that for In Network, the out of pocket maximum for co-payment is captioned "Not Applicable" and the Out of Network maximum is \$2,000 per individual and \$4,000 for family. Also, it states that co-payments for mental health, substance abuse and private duty nursing do not apply to the maximum out of pocket.

So why is this ugly? By example, a faculty member could have a major mental health disorder requiring utilization of the maximum covered for inpatient per year of 60 days. The cost per day for such inpatient services could be \$3,000 per day for a total billing of \$180,000. BCBSM, with the support of WMU administration, is now stating that "Not Applicable" places **NO** cap on out of pocket charges to the faculty member for the percentage of costs for co-payment on mental health, substance abuse or private duty nursing. In the above example, the co-payment billing to be paid by the faculty member for inpatient mental health services would be \$36,000. Such a bill would put an inordinate financial strain on most faculty and some would not have the financial reservoir to pay such a bill. The above example is real; the response from the administration is they find this "unfortunate."

Only through solidarity can we achieve our goals.