

OUT OF NETWORK PROVIDERS AND BALANCE BILLING

Definitions:

Out-of-Network Provider: A health care provider or facility that does not participate in Alliant's network.

Balance billing: When an out-of-network provider bills a member for charges that exceed the Maximum Allowable Cost (MAC) by the plan.

For Example:

This example does not take into account member's cost share (co-payment, co-insurance and/or deductible).

Jane chooses to see Dr. Davis who is out of network. Alliant pays its portion of the bill at the MAC and sends Jane an Explanation of Benefits (EOB) showing her how much it paid. Dr. Davis sends Jane a bill for the balance amount of the visit that Alliant did not pay.

Dr. Davis charge:	\$100.00
Alliant's MAC payment:	- \$ 40.00
Dr. Davis balance bills Jane	\$60.00

If you choose to see an Out-of-Network provider, you will usually have a greater financial responsibility for that visit. An Out-of-Network provider is not a part of Alliant's network and, therefore, is paid at Alliant's MAC.

What is my financial responsibility as a member if I choose to use an Out-of-Network provider?

If you choose to see an Out-of-Network provider, you will usually have a greater financial responsibility for that visit. An Out-of-Network provider is not a part of Alliant's network and, therefore, is paid at Alliant's MAC. Your financial responsibility is determined by the specifics of your plan design. In general, your financial responsibility may include any of the following for a covered medical benefit provided by an Out-of-Network provider:

- An amount towards your Out-of-Network deductible.
- Coinsurance after your deductible limit has been met.
- The balance amount billed by the provider that is not covered by the MAC.

Are there any exceptions when I will NOT have additional financial liability for using an Out-of-Network provider?

If you have a medical emergency, we will process your claim using the same benefits and cost share amounts as if you had seen an **In-Network** provider. The provider may still bill you for the difference between our **In-Network** rate and the MAC.

Am I responsible for the balance billed amount from a provider?

In-Network provider: You are not responsible for a balance billed amount from an In-Network provider. If an In-Network provider sends you an invoice for a balance billed amount (other than member cost share amount), please call customer service at (866) 403-2785 or email at CustomerService@AlliantPlans.com.

Out-of-Network provider: If you receive an invoice for a balance billed amount from an Out-of-Network provider, you may be responsible for this amount. Please call customer service at (866) 403-2785 or email at CustomerService@AlliantPlans.com to assist you with questions specific to your plan.