



Date: Sept. 13, 2017
To: Students Enrolled in StudentBlueSM
From: **Brian Usischon**
Senior Associate Vice President for Human Resource Services, UNC System Office
Subject: Coverage Change for Services Provided by Mission Health

In July, Mission Health announced its intent to terminate its contract with Blue Cross and Blue Shield of North Carolina (BCBSNC). As a result, services provided by Mission Health hospitals, outpatient facilities and most Mission-owned physician practices will be considered out-of-network under StudentBlueSM, beginning Oct. 5, 2017. While we recognize that there are difficult decisions to be made by both Mission Health and BCBSNC, we wanted to share with you that The University has played an active role in advocating on behalf of faculty, staff and students that will be impacted by this contract issue and hope that our efforts have an impact on both organizations entering into negotiations and contract prior to Oct. 5, 2017.

The University of North Carolina System Office, the University of North Carolina at Asheville and Western Carolina University are sincerely concerned about access to quality health care facilities and providers. We are committed to providing you with as much information and education about your health care options over the next several weeks as we can provide, and will do so with periodic memorandums, frequently asked questions and other venues.

What This Means to You

As a student enrolled in StudentBlue through the University, where you go for your health care services determines how much you pay for health care. You can receive health care services either through the Student Health Center or through outside providers/facilities.

When you visit your Student Health Center, most medical services are covered at 100% and deductibles and out-of-pocket maximums do not apply.

If you choose to go to a provider who is not part of the Student Health Center, you are required to meet an annual deductible and pay a copay/coinsurance for most services (other than preventive services which are covered at 100%). Services provided by a provider who is part of the BCBSNC network (called "in-network") are reimbursed at higher levels than services provided by providers who are not part of the BCBSNC network (called "out-of-network").

Beginning Oct. 5, 2017, if Mission Health and BCBSNC have not entered into a new contract and you choose to receive care from a provider/facility who is not part of the Student Health Center and who is a Mission Health provider or facility, these services will be considered out-of-network which means you will pay more for coverage. When you use an out-of-network provider/facility, BCBSNC will only pay the allowed amount of your care – the discounted rate BCBSNC have negotiated with in-network providers or facilities for covered services – and you will be responsible for paying the health care provider/facility any amount above this allowed amount.

Note: There are two exceptions regarding receiving services from an out-of-network provider or facility. 1) In the case of an emergency, you should go to the nearest hospital. **Emergency care does not require prior authorization and is always covered at in-network levels.** 2) If you are currently in a treatment plan for certain conditions at a Mission facility, you may be able to keep receiving treatments at the in-network level as part of continuity of care (see below).



What You Need to Do

If you are enrolled in StudentBlue and only visit the Student Health Center for your health care needs, you do not need to do anything. The change from in-network to out-of-network for Mission Health providers does not affect the services provided through the Student Health Center.

If you currently are enrolled in StudentBlue and are receiving health care services through a Mission Health provider/facility, you will need to make some decisions prior to Oct. 5 in regards to your health care needs.

1. Contact your provider to see if/when he/she is leaving the BCBSNC network. **Note:** Some Mission Health providers – mostly therapists – may stay in-network until March 2, 2018.
2. Decide if you would like to stay with your same provider or choose a new provider.
 - If you decide to remain with a Mission Health provider, you will not need to take any action. Beginning Oct. 5, services provided by your provider will be reimbursed at out-of-network levels, which will mean more out-of-pocket costs to you.
 - If you want to choose a new provider that is part of the BCBSNC network, visit bcbsnc.com and be sure that the physician is accepting new patients.
3. If you think you may be eligible for continuity of care due to an ongoing special condition (i.e., an acute, chronic or terminal illness, or pregnancy (second or third trimester)), please contact the BCBSNC Customer Service Department at 888-246-2416 to request a continuity of care request form.
4. If you are scheduled to receive care at a Mission hospital/facility on or after Oct. 5, 2017, you must decide whether or not to receive care at the Mission hospital/facility at out-of-network levels or choose a new hospital/facility that is part of the BCBSNC network. To see a listing of in-network facilities, visit bcbsnc.com.

[Click here](#) for a list of commonly asked questions. For more information, contact StudentBlue by phone (888-351-8283) or online at studentbluenc.com. Customer Service Representatives are available 8:00 a.m. to 6:00 p.m. ET, Monday through Friday.