



Emergency Room Group Changes

Dear BMS Member:

We are writing to let you know that Schumacher Group, representing several emergency room physician groups in Louisiana, has informed us that they will withdraw from the Benefit Management Services (BMS) AccessCare PPO provider network effective August 10, 2010. These physicians provide services at one or more of the network hospitals in your area.

The affected emergency room groups are as follows:

Hospital Name	City	Group Name
Abrom Kaplan Memorial Hospital	Kaplan	Vermilion Emergency Group
Avoyelles Hospital	Marksville	Avoyelles Emergency Group
Dauterive Hospital	New Iberia	Iberia Emergency Group, LLC
Jennings American Legion Hospital	Jennings	Jefferson Davis Emergency Group LLC
Louisiana Medical Center & Heart Hospital	Lacombe	Emergency Group of Covington, LLC
Oakdale Community Hospital	Oakdale	Allen Emergency Group, LLC
Opelousas General Hospital	Opelousas	Opelousas Emergency Group, LLC
Rapides Regional Medical Center	Alexandria	Emergency Group of Rapides, LLC
Savoy Medical Center	Mamou	Evangeline Emergency Group, LLC
The Regional Medical Center of Acadiana	Lafayette	Ambassador Emergency Group, LLC
Springhill Medical Center	Springhill	Springhill Emergency Group, LLC
West Calcasieu Cameron Hospital	Sulphur	Sulphur Emergency Group, LLC
Winn Parish Medical Center	Winnfield	Winn Emergency Group, LLC
Women and Childrens Hospital	Lake Charles	Calcasieu Emergency Group, LLC

We know that network disruptions can be tough for some of our members. These particular disruptions are especially challenging because while the hospitals continue to be in our networks, the doctors providing ER care are not. We will continue to pay the physicians as if they were in our networks, but covered charges will be subject to the usual and customary provisions of your contract. **The physicians will have the right to “balance bill” – that is, they may bill your employees for the difference between their charges and what your policy pays for the care.**

We continue to negotiate and are working hard with hospitals to make other arrangements. And we will do our best to make this transition as easy as possible for you and your employees.

What can I expect if I see a doctor who is not in my network?

Non-Emergency Situations

In non-emergency situations, **we encourage you to discuss treatment options with the physician beforehand and get an estimate of total charges for services.**

Non-network physicians **are not required to file claims for you;** however, most will.

Emergency Situations

In an emergency, you should seek help at the nearest healthcare facility.

If you receive emergency services from a non-network physician while you are in the hospital, we will cover the services as if the physicians were still in our networks. **But because they are not in our networks, the physicians can bill you for amounts over our usual payments.**

After you receive your Explanation of Benefits from us, **you may want to call the physician group’s billing offices and ask them to accept our payment plus any amounts you owe for copayment, deductible or coinsurance as payment in full.**

Please know that these physicians have the option to rejoin our networks at any time. We value their participation and understand how important they are to our members.

Questions about this communication should be directed to **Benefit Management Services at 1-800-603-2299**