



Network Notification

Notice Date: April 1, 2019
To: Marketplace Providers
From: CareSource
Subject: Update to Emergency Room Cost Share Application
Effective Date: May 1, 2019

Summary

Effective starting with dates of service on May 1, 2019, CareSource's Marketplace plans will be adjusting our handling of Emergency Room (ER) services. We have recently identified that our processing of certain charges associated with Outpatient Emergency Room visits were not handled appropriately. We are prospectively revising this practice.

Impact

All services received as part of the ER visit will fall within the outpatient ER cost share structure, as opposed to just the Facility charges.

Importance

As a result, our members may experience a higher cost share associated with their visit due to the professional charges, labs, etc. being included in the calculation of member responsibility with this change.

Examples of the Updated Application of Cost Share:

Scenario 1 (Copay after Deductible):

Bob goes to the ER and has allowable facility charges of \$5,000 and professional charges of \$3,000. He has a \$250 copay after deductible applicable to Emergency Room Care. He has a deductible of \$6,500.

- Assuming no prior contribution to the deductible:
 - Past approach: Bob would pay \$5,000 (\$5,000 facility charges apply to deductible)
 - Updated approach: Bob would pay \$6,750 (\$5,000 facility + \$1,500 professional to satisfy his deductible + \$250 Copay)
- Assuming deductible was met previously:
 - Past and updated approach: Bob would pay \$250 Copay

Scenario 2 (Coinsurance after Deductible):

Bob goes to the ER and has allowable facility charges of \$5,000 and professional charges of \$3,000. He has a 20 percent coinsurance after deductible applicable to Emergency Room Care and a deductible of \$6,500

- Assuming no prior contribution to the deductible:
 - Past approach: Bob would pay \$5,000 (\$5,000 facility towards his deductible)
 - Updated approach: Bob would pay \$6,800 (\$5,000 facility charges + \$1,500 professional to satisfy his deductible + \$300 for 20percent of the remaining \$1,500 total allowable amount)
- Assuming the deductible was met previously:
 - Past approach: Bob would pay \$1,000 (20 percent of the \$5,000 facility charge)

- Updated approach: Bob would pay \$1,600 (20 percent of the \$5,000 facility Charge + 20 percent of the \$3,000 professional charges)

Questions

If you have questions, we are here to help. Please contact Provider Services, at **1-800-488-0134**, Monday through Friday, 8 a.m. through 6 p.m. Eastern Standard Time.

We appreciate and value your partnership and service you provide to your CareSource patients.