SmartHealth®

EPO FAQ

1. **What is an EPO?** EPO stands for exclusive provider organization. This means services are covered only if you visit doctors, specialists or sites of care in the Ascension Network (except in an emergency). This includes labs and tests.

2. **What area is this plan available in?** Ascension Kansas - the largest selection of providers are in Sedgwick County. If you reside in this area, the EPO plan might be a good choice for you and your covered family members in 2023. If you live outside of Sedgwick County, the new EPO plan might not fully meet your needs.

3. **What happens if I am traveling and I need to seek care?** Visit mysmarthealth.org > Find a doctor to determine the availability of Ascension Network providers in the area. If none are available, the plan will cover urgent care, or in the event of a medical emergency, emergency care.

4. **What is a medical emergency?** A "medical emergency" means a medical condition which manifests itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; serious impairment to bodily functions; or serious dysfunction of any bodily organ or part.

5. **If I have an urgent care need and I am not able to locate a participating Ascension Network (Tier 1) urgent care facility, can I visit an out-of-network urgent care facility?** Yes. Urgent care visits will be covered through any provider. A referral is not required.

6. **How do I know which doctors participate in the EPO?** Visit mysmarthealth.org > Find a doctor. Be sure to check that they are a participating Ascension Network (Tier 1) provider and facility **before** you schedule your appointment.

7. **Can my provider refer me to an out-of-network lab, radiology center, specialist or facility?** Yes, but you will be responsible for the full cost of these charges. You will need to inform your provider that all care and services you receive must stay in the Ascension Network, unless you have an approved referral.

Ascension

8. **What is a referral?** If a service does not exist within the Ascension Network, your Ascension Network provider must submit a referral request, subject to review and approval by SmartHealth. Referrals must be within the Blue Cross Blue Shield Network. If this referral request is denied, you or your provider can submit an appeal.

9. **Is there ever an instance where I do not need a referral to go out-of-network?** Yes. Urgent care, behavioral health and substance abuse visits, as well as medical emergencies, will be covered through any provider.

10. **I need a referral, but I don't have an Ascension Network primary care provider. How do I get one?** Visit mysmarthealth.org > Find a doctor.

11. **If my provider does not get the referral, am I liable for the charges?** If you see an out-of-network provider or facility without a referral, you will be responsible for the full cost of care.

12. **Can I as the member request a referral?** No. If a service does not exist within the Ascension Network, your Ascension Network provider must submit a referral request, subject to review and approval by SmartHealth, in order for your care to be covered.

13. **What if my provider sends me to an out of network provider or facility?** If you seek care at an out-of-network provider or facility without an approved referral, you will be responsible for the full cost of care.

14. **What is a prior authorization?** A prior authorization is an approval that a member must receive from their health plan before receiving certain treatments, medications or services. Your provider will request a prior authorization for you. You must have a prior authorization from SmartHealth before the service or procedure is completed. Please note: In case of an emergency, prior authorization is NOT required. If you are admitted to an out-of-network hospital because of an urgent or emergency care need, SmartHealth should be notified by the second business day of your stay by your provider or admitting facility.

    [Click here](link) to view a list of services requiring prior authorization.

15. **What is the difference between a referral and a prior authorization?** A referral is an order from an Ascension Network provider, authorizing you to seek care outside of the Ascension Network if a service is not available in the Ascension Network. Failure to obtain a referral when seeking care outside of the Ascension Network will result in denial of all claims for those services. Prior authorization is an approval from SmartHealth that is required prior to

receiving certain services and prescriptions. See the list of services that require prior authorization [here](link). All out of network referrals also require prior authorization for you to receive care from an out-of-network provider.

16. **Is genetic testing covered?** Yes, **only if** there is an approved prior authorization, at an in-network lab.

17. **Which pharmacies can I use under the EPO for prescription drugs?** Any pharmacy that accepts Cigna. For outpatient [specialty medications,](link) Ascension Rx Specialty Pharmacy is the covered pharmacy for SmartHealth members.

18. **I have multiple Ascension ID cards, which ones do I use?** Use your SmartHealth EPO medical ID card when you receive care in the Ascension Network. This is your primary medical ID card for the EPO plan and should be presented first. Your BCBS medical ID card should be used if a service is not available through the Ascension Network, and you have an approved referral. Use your prescription ID card when you have a prescription filled at your preferred pharmacy.

19. **What happens if I move to another ministry during the year?** You will receive communications from HR if there are any enrollment changes required.

20. **Do you have an app that I can use?** Yes. Download "Ascension SmartHealth" from your app store. QR code for download is to the right.

21. **If I have been using a benefit elevation for services, can I continue that?** Benefit elevation is not available for the EPO plan and is only available for members enrolled in the SmartHealth PPO Copay or HDHP plan.

22. **My child is going to college out of state. Will they still receive services?** This plan is not recommended for those with dependents living outside of Sedgwick County.

23. **What are the reasons I would benefit from selecting the EPO policy?** More predictable expenses and better coordination of care.