



CHARTER HEALTH PLAN
A big idea for small business

Member Acknowledgement of Charter Health Plan Payment of Claims: Limitations & Restrictions

Out-of-Network Services

With the exception of emergency department services, all physician visits, laboratory studies (blood work), radiology studies (x-rays), and other patient care services **must** be performed within the Charter Health Plan network. If your medical condition requires out-of-network services, your physician **must obtain prior approval** from the Charter Health Plan Medical Director.

Member's initials _____

Medical Management

Prior authorization is required for all hospitalizations, outpatient surgery, PET scans, more than six visits to a single specialty within one year, more than three visits to a single specialty within ninety days, out-of-network services, home health services and durable medical equipment.

Even if a physician directs you or your dependant to an out of network facility, any services performed outside of the designated network, without prior authorization, will result in no reimbursement and payment will be the member's responsibility. In addition, failure to obtain prior authorization, when applicable, for services from a facility within the network will also result in no reimbursement for the member and payment will be the member's responsibility.

Member's initials _____

Emergency Medical Care

Charter Health Plan follows the prudent layperson guideline when considering the appropriateness of Emergency Department utilization. If you go to the emergency department, you will pay a co-payment as long as your condition is a true emergency. To determine if your situation is a true emergency, the "prudent layperson" rule is applied. That rule states that a true emergency is a condition characterized by acute symptoms, including severe pain, such that a prudent person with average knowledge of health and medicine could expect his or her health, or the health of an unborn child in the case of a pregnant woman, to be in serious jeopardy without immediate medical attention.

Utilization of the Emergency Department for non-emergent services, as defined by the prudent layperson guideline, will result in no reimbursement for the member and payment will become the member's responsibility. In addition, if a physician directs you to the Emergency Department for a non-emergent condition, you will be financially responsible.

Member's initials _____

As a Charter Health Plan member, I acknowledge that I understand and accept the terms as stated above and will abide by the rules governing the plan.

Member Name - Please Print

Employer

Member Signature

Date

____/____/_____
Workshop Date

Workshop Time

Workshop Leader's Name