



Indiana University Health

October 7, 2015

Melva Lowry
Employee Benefits Consultant
Henriott Group
250 Main Street, Suite 650
Lafayette, IN 47901

Dear Melva Lowry:

Indiana University Health has become aware of organizations such as employee benefit administrators and third party administrators that are offering health plans with reimbursement based on the Medicare Fee Schedule with no contracted network of providers. Member identification cards state that if the provider agrees to assignment of benefits, such Medicare based payment along with member copayments, deductibles and coinsurance are accepted by the provider as payment in full.

Indiana University Health facilities and physicians do not recognize or participate in health plans where there is no signed contractual arrangement in place that is product specific. Members in such health plans may be held financially responsible at the time of service for up to 100% of billed charges for all services provided by Indiana University Health Hospitals and its employed physician groups. While IU Health accepts and negotiates single case agreements for specific patients under certain circumstances, we do not recognize or accept waivers of patient liability for plans without a signature document signed by an authorized IU Health managed care signatory and the payer agreeing to hold the member harmless.

Indiana University Health participates in numerous managed care networks supported by written contractual arrangements that include contracted provisions on reimbursement and member liability protection. We urge you to consider these managed care networks as a basis for your health plan recommendations to employers. A partial listing of managed care networks where Indiana University Health currently holds active written agreements includes:

- Aetna
- Anthem Blue Cross Blue Shield
- Cigna
- Encore
- Humana
- IU Health Plans
- UnitedHealthcare
- And many others

If you have any questions, please contact our managed care office at (317) 962-9303.

Sincerely,

Harold Berfiend
Vice President, Managed Care Contracting
Indiana University Health, Inc.



10330 N. Meridian
Suite 330
Indianapolis, IN 46290
stvincent.org

CERTIFIED MAIL, RETURN RECEIPT REQUESTED

December 14, 2015

Gary Henriott
Henriott Group
250 Main Street
Lafayette, IN 47901

Dear Gary:

St. Vincent Health facilities and St. Vincent Medical Group (SVMG) do not recognize or participate in health plans where there is no contractual agreement in place. Subscribers and members in such plans may be held financially responsible at the time of service provided by St. Vincent Health facilities and St. Vincent Medical Group. The plans we are currently under contract with are:

- Advantage Health Solutions
- Aetna Health Plans
- Anthem Blue Cross and Blue Shield
- Cigna and Sagamore Networks
- Encore
- Humana
- United Health Care

This communication will allow all parties (Employers, Subscribers, TPA's and Providers) to understand the Medicare Cost Plus programs are NOT contracted with St. Vincent Health and St. Vincent Medical Group.

Please call the Managed Care Department at 317-338-7092 if you have questions.

Sincerely,

Martin J. D'Cruz, MBA, FHFMA
System Executive – Managed Care
St. Vincent Health



November 25, 2015

Gary Henriott
250 Main Street
Lafayette, IN 47901

Dear Gary Henriott:

Franciscan Alliance has become aware that some health benefits agents and third party administrators are touting employer sponsored plans with programs that do not include provider network. Instead, these programs state they will reimburse providers on a "Medicare Cost Plus" (MCP) method of reimbursement and will work with patients and employer to fight any further collection attempts. Under such plans, the identification cards may indicate the provider accepts reimbursement by the plan as payment in full if the provider accepts assignment of benefits for the patient. These plan arrangements do not constitute a contractual agreement and are not recognized by Franciscan Alliance physicians or hospitals.

Franciscan Alliance hereby advises this type of MCP program and their payment terms will not be accepted and patients may be asked to pay for services up front. Patients that have services paid without a contract and under Medicare Cost Plus or similar programs' unilateral terms may be held financially responsible for up to 100% of billed charges.

Franciscan Alliance contracts with many reputable health insurance networks with mutual agreements protecting patients and your clients. When working with existing and prospective clients, we urge consideration of only those plans offering a comprehensive network including Franciscan Alliance hospitals and physicians.

If you would like to inquire whether a plan is participating with Franciscan Alliance, please feel free to contact our managed care contracting department at 317-782-6621 for assistance.

Sincerely,

Sean Duddy
Director of Managed Care Contracting
Franciscan Alliance



7300 Shadeland Station
Indianapolis IN 46256-3974
eCommunity.com

November 10, 2015

Dear Broker:

Community Health Network has seen an increasing number of organizations attempting to utilize Medicare fee schedules as payment for health services provided to members under certain ERISA plans, more commonly known as Medicare Cost Plus. Community Health Network **does not** participate in any of these programs and want to make you fully aware members in these plans may be held 100% financially responsible for all services provided.

Community Health Network holds contracts with many reputable health plans and would urge you and your clients to work with any of the following networks to insure contracted coverage for members:

- Aetna
- Anthem Blue Cross Blue Shield
- Cigna
- Encore
- Humana
- Sagamore
- United Health Care

The purpose of this letter is to help clarify any erroneous information as to Community Health Networks participation under such plans. We further hope direct and clear communication on this subject will allow all parties (employers, members, brokers & providers) to avoid needless and unwanted friction as a result of implementing such programs going forward.

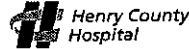
If you any questions, comments of concerns please feel free to contact me at 317-621-7587.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Schlagenhauf", written over a horizontal line.

Brian Schlagenhauf
SVP, Managed Care

SuburbanHealth Organization



April 1st, 2016

Mdwa

Dear Broker,

Suburban Health Organization, represented by the hospitals above, has seen an increase in the number of local employers utilizing healthcare benefit structures with reimbursement based on the Medicare Fee Schedule. These plans attempt to collect payment for health services provided to members at our hospitals under certain ERISA plans or Medicare Cost Plus plans. These plans will typically incorporate a traditional physician wrap network by identifying it on the member's ID Card.

Suburban Health Organization is sending this notification so that you are aware that we do not recognize or participate in any of these programs. Plan participants may be held 100% liable for all services provided by our hospitals. We treat these members as self-paying patients and therefore they are held financially responsible, for up to 100% of billed charges, at the time of service. Suburban Health Organization does not accept waivers of liability or partial payments from non-contracted health plans or insurance carriers.

The purpose of this letter is to encourage you to offer employee benefits to our local communities through the many reputable health plans that hold contracts with Suburban Health Organization. This will allow members to utilize our high performing and low cost network of hospitals and physicians while decreasing the potential financial burden placed upon the member. We also offer direct contracting partnerships with local employers if you have clients interested in significant healthcare cost savings.

If you have further questions or are interested in learning more about our direct contracting options with Suburban Hospitals, please feel free to contact me.

Sincerely,

Dave C. Lippincott

Dave C. Lippincott
President, Suburban Health Organization

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Indianapolis, IN 46214-2060
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www.suburbanhealth.com