

# Why Pay More?

## Use This PPO Checklist for Services Received in the Municipality of Anchorage

Avoid paying thousands of dollars in out-of-network penalties for healthcare expenses! Use this checklist before you schedule any inpatient or outpatient procedures or surgeries within the Municipality of Anchorage.

### Do You Need to Have Surgery or a Procedure?

Tell your provider to schedule your inpatient or outpatient procedure or surgery and hospital stay (if necessary) at one of these PPO facilities:

- Alaska Regional Hospital (ARH)
- Surgery Center of Anchorage (SCOA), also known as Surgicenter of Anchorage
- Alpine Surgery Center
- Alaska Surgery Center

You will pay thousands of dollars more if your procedure or surgery is done anywhere else.

### Do You Need Lab Tests or Imaging Procedures?

Tell your doctor to refer you to Alaska Regional Hospital for lab tests or imaging procedures outside of your doctor's office.

**Important:** When you leave your doctor's office for one of these services, even if the service is only across the hall from your doctor, you may be at a non-PPO provider. **You will pay more if you use a non-PPO provider for any of these services, even if that is where your doctor refers you or sends your tests.**

### Do You Need A Surgery or Procedure That Isn't Available at One of the PPO Facilities?

You must obtain written documentation that the surgery, procedure or service is not available at the PPO facility and submit it to the Health Trust Administrator before you receive the service anywhere else (such as Providence Hospital).

Without this written documentation, you will pay more because the Plan will apply out-of-network penalties.

### Do You Have an Aetna Pre-Certification for Hospitalization or Surgery?

Remember, an Aetna pre-certification determines that a surgery or hospitalization is medically necessary. It does not authorize the use of any particular facility. For example, if Aetna receives a request to pre-certify a hospitalization from Providence Hospital, Aetna only determines medical necessity of that hospitalization; they will not determine whether Providence is an in-network or out-of-network facility. **Since Providence is out-of-network, non-PPO penalties will apply even if Aetna pre-certifies that the hospitalization is medically necessary.**

### Question? Call us Before You Schedule!

Please call the Health Trust Administrator at 866-553-8206 before you schedule services.



How the Out-of-Network Penalty Adds Up	PPO HOSPITAL	NON-PPO HOSPITAL
Actual Amount Billed	\$30,000	\$30,000
Discount Amount	\$15,000	\$0 (no PPO discount)
Allowed Amount	\$15,000	\$15,000 (Non-PPO penalty reduces the allowed amount to the PPO allowed amount.)
Plan Payment	\$13,800 (80% of the allowed amount until the \$1,200 out-of-pocket limit is reached; 100% thereafter)	\$12,600 (60% of the allowed amount until the \$2,400 non-PPO out-of-pocket limit is reached; 100% thereafter)
<b>AMOUNT YOU PAY</b>	<b>\$1,200</b> (Allowed amount minus Plan payment)	<b>\$17,400</b> (Billed amount minus Plan payment)

This example for Plans A or B assumes you have met the annual deductible. Please refer to the Plan Booklet on [aseahealth.org](http://aseahealth.org) for your Plan's specific reimbursement rates and other provisions.

**ASEA/AFSCME Local 52**  
**Health Benefits Trust**  
**866-553-8206 • [www.aseahealth.org](http://www.aseahealth.org)**