

Preauthorization Staves Off Surprises

Next time you and your doctor decide that a procedure, treatment, or piece of medical equipment is necessary, ask your doctor's office to call Innovative Care Management at 1-800-441-6337 for preauthorization.

A number of procedures can be preauthorized over the telephone by providing information on the type of treatment, the diagnosis, the name of the facility, and the name of the doctor performing or prescribing the treatment. In some cases, ICM may also require clinical information such as chart notes or diagnostic testing results. It is best if the doctor's staff make the call because they will know the proper coding and information.

Taking the time to preauthorize upfront can save you money and headaches down the road. ICM confirms that the care to be provided is medically necessary and appropriate, covered by Bright Wood's Health and Wellness Plan, and reimbursable under the Stop Loss Policy should the cost be substantial. Also be warned that there may be an up to \$500 penalty for unapproved procedures.

Avoid Billing Surprises

ICM will notify you or your doctor when Bright Wood's plan does not cover a procedure, treatment, or piece of medical equipment. When this is the case, you will be responsible for 100 percent of the cost.

ICM encourages the use of preferred providers so you can take advantage of network discounts. For example, if you have already met your medical plus option deductible and the surgeon charges \$10,000, you would owe \$2,000 out of pocket for a preferred provider compared to \$4,000 for a non-preferred provider. All other medical costs for the calendar year would be paid at 100 percent of usual and customary fees. You would not be responsible for any more fees.

Add to Your Healthcare Team

ICM's staff includes 19 registered nurses, averaging 22 years of experience, along with one doctor. ICM acts as an extra check to make sure that the suggested treatment is the best choice for you. They can also serve as a patient advocate to help you navigate the medical maze after a diagnosis.

Serious medical conditions such as trauma injuries, organ failure, or cancer typically trigger an outreach by ICM's free Case Management Program. An ICM nurse, with your permission and working closely with your doctor, can coordinate multiple care providers and medical equipment suppliers so you can concentrate on getting better before, during, and after treatment.

It is also a good idea to contact Bright Wood's Personnel Department before treatment. "We have been able to help get additional medical procedures approved when a procedure or medication is new and has not been used for the current treatment," Jerry Flowers, Payroll Manager, said. "Always call Personnel at 475-7799 before scheduling a procedure that may result in more than a week off from work so that short term disability and leave paperwork can be addressed if necessary."

Go Straight to the Emergency Room When Necessary

The most important thing is for you to get the care you need. Immediately go to the hospital or an urgent care facility if you have a medical emergency. Authorization can wait. Most likely the hospital staff will call ICM for authorization while you are receiving treatment if you show your Bright Wood insurance card.

