

American Specialty Health (ASH) – for chiropractic and acupuncture services – transition for select fully insured PPO plans, effective January 1, 2020.

[Overview, Talking Points, and Frequently Asked Questions \(FAQ\) for Brokers.](#)

Overview

As part of our mission to provide access to high-quality care at an affordable price, Blue Shield of California has engaged the American Specialty Health Plans of California, Inc. (ASH) network to provide service administration for members in select fully insured PPO plans that include acupuncture or chiropractic benefits.

ASH has been successfully administering these benefits and services to our HMO members for many years. Shifting these fully insured PPO plan members to this model helps us provide access to quality, affordable care by simplifying members' access through the ASH network.

All of the impacted fully insured PPO plans with an acupuncture or chiropractic benefit will begin using the ASH provider network as of January 1, 2020 for in-network acupuncture and chiropractic services. This change will apply to all Blue Shield fully insured plans that offer acupuncture or chiropractic benefits effective January 1, 2020, regardless of the renewal date.

The following Blue Shield PPO plans are impacted by this change:

- **Individual and Family Plans (IFP): off-exchange ACA, on-exchange, and mirrored.** This is for acupuncture benefits only. These plans do not include chiropractic benefits.
- **Small business group plans: on-exchange and mirrored.** This is for acupuncture benefits only. These plans do not include chiropractic benefits.
- **Small business group plans: off-exchange** with acupuncture and/or chiropractic benefits.
- **Mid-large, fully insured plans:** with acupuncture and/or chiropractic benefits.

Open enrollment materials for 2020 for the impacted plans will include updated language directing members to ASH for questions about available in-network providers for acupuncture and chiropractic services or claims (in accordance with their benefits).

On and after the effective date of January 1, 2020:

- All fully insured Blue Shield PPO members in the above listed plans must use ASH's provider network for acupuncture and chiropractic services to receive the in-network benefit level.
- Member out-of-network benefits (higher cost share) will apply if services are received from a provider outside of the ASH network.

- An acupuncturist and/or chiropractor's participation in the Blue Shield network will **not** make them an "in-network" provider for acupuncture and chiropractic benefits for the ASH-managed plans. A provider must be contracted with ASH to be considered "in-network" for those services.
- All administration of these benefits, including customer service, medical necessity review, claims pricing, and payments, will be handled by ASH. Members will receive an Explanation of Benefits (EOB) from ASH, and they can call ASH to ask about claims.

The following PPO business segments or plans will NOT be impacted by this change:

- Self-funded ASO, Shared Advantage®, FEP PPO, IFP grandfathered plans, Individual Medicare Advantage plan, and Medicare Supplement plan.

These plans will continue to be managed by Blue Shield and will use Blue Shield's acupuncture and chiropractor provider network.

Note: HMO, FEHBP, and Group Medicare Advantage will continue to be managed by ASH as they have for many years.

Provider Network

Many of Blue Shield's contracted providers for these services are already contracted with ASH. We are encouraging those who are not to join the ASH network so members can continue to use these services with their current provider at the in-network benefit level.

- PPO acupuncturists and/or chiropractors who currently participate in Blue Shield's provider network must also join ASH's provider network to provide in-network services to the impacted fully insured PPO members.
- A Blue Shield contracted acupuncturist or chiropractor can participate in both Blue Shield's network and ASH's network. They are separate provider contracts/networks.
- If the plan benefits require an ASH provider, as of January 1, 2020, *Find a Doctor* (FaD) will redirect them to the ASH-contracted provider in the Alternative Provider search.
- Blue Shield's network of contracted acupuncturists and chiropractors were notified of this change on **June 3, 2019**.
- In June, ASH began contacting Blue Shield's network of acupuncture and chiropractic practitioners who are not in ASH's network. If a provider wants to join ASH's network, ASH will require receipt of a completed service agreement by **September 6, 2019** for participation in their network beginning January 1, 2020.
- Any provider who decides not to join the ASH network will be considered out-of-network for the members in the impacted PPO plans.

Talking Points

- Blue Shield has made this change as part of our mission to provide access to high-quality care at an affordable price to current and prospective fully insured PPO plan members.
- Taking this step will allow Blue Shield to simplify and align service administration of acupuncture and chiropractic services for members enrolled in the fully insured PPO plans. ASH has successfully provided those services for our HMO members for many years.
- Members in impacted plans can receive in-network services for their acupuncture and/or chiropractic benefits from a practitioner in the ASH provider network.
- Covered services received from an out-of-network provider (not an ASH provider) will require a higher cost share since the out-of-network benefit will apply.
- Providers should always verify benefits before providing services in order to confirm eligibility for services.
- Members should always review their benefits to determine whether they have acupuncture and/or chiropractic benefits before receiving services and confirm if the provider they intend to use is in the ASH network.
- Blue Shield is encouraging all Blue Shield network acupuncturists and chiropractors to join ASH's provider network if they are not already participating, in order to be available to provide in-network services for the impacted PPO members.

Frequently Asked Questions (FAQ)

- Q. How does a member find an in-network provider for acupuncture and/or chiropractic services?**

A. Beginning January 1, 2020, members in affected plans can go to blueshieldca.com *Find a Doctor*. When they have logged in as a member and put in their search criteria to find an acupuncturist or chiropractor, they will be redirected to the ASH website to find an in-network provider for those services. If a member whose plan is **not** managed by ASH logs in to search for a chiropractor or acupuncturist at *Find a Doctor*, Blue Shield in-network chiropractors or acupuncturists will display.
- Q. What if a member's current acupuncturist/chiropractor is not in the ASH network?**

A. Members may use a provider that is not contracted with ASH; however, claims for covered services will be processed as **out-of-network**. The member's cost share will be more if they use an out-of-network provider.

3. **Q. How can a Blue Shield provider be considered out-of-network?**
- A.** The Blue Shield network and the ASH network are separate. Because a provider is in the Blue Shield network, it does not make them an in-network provider for ASH. Members in the impacted plans must use the ASH network to be covered at the in-network benefit level for acupuncture or chiropractic services.
4. **Q. What does a member do if they want to dispute the way a claim is processed?**
- A.** The member contacts Blue Shield and follows our appeals and grievances policy if they would like to file a dispute.
5. **Q. How will Blue Shield notify members of this change?**
- A.** IFP members will be notified in their annual renewal packets. Blue Shield will be notifying small-group and mid-large group members in November 2019 if they have submitted claims for acupuncture or chiropractic services during the previous 12-month period to ensure they are notified of this change.
6. **Q. Does a member have a right to Continuity of Care (COC)?**
- A.** The Continuity of Care benefits for this network change operate the same as they would for any other benefit for members when there is a network change that impacts them. Members can apply with Blue Shield for COC and these applications will be decided on a case-by-case basis.
- Blue Shield and ASH will work together to ensure a smooth transition plan for Blue Shield members currently receiving chiropractic or acupuncture services from Blue Shield network providers, during the month prior to January 1, 2020. This COC transition plan will allow members to receive out-of-network (not in ASH's network) services at in-network level benefits for a period of up to ninety (90) days following the effective date (January 1, 2020). All transition plans will be subject to ASH's medical necessity review process.
7. **Q. If a member is in a Blue Shield HMO plan during 2019 and receiving in-network chiropractic or acupuncture care from an ASH network provider, then chooses a Blue Shield fully insured PPO plan for 2020 and wants to continue those services, can the member keep seeing that same ASH network practitioner as in-network?**
- A.** Yes. Since in-network HMO ASH providers will also be in-network for PPO-covered services.

8. **Q.** If a member's current Blue Shield network acupuncturist or chiropractor is not currently in the ASH network, but the provider contacts ASH and decides to also become an ASH network provider (contracted with ASH), will the member be able to continue with that provider?
- A.** If a member is seeing a Blue Shield network provider who is willing to join the ASH provider network, the member can continue to see the provider as "in-network" once the provider is credentialed and accepted into the ASH network.
9. **Q.** What happens if a member switches from a group plan to an individual plan, or the other way around?
- A.** When a provider contracts with ASH to administer benefits and services for Blue Shield plans, it is for **all the lines of business** for which ASH provides service administration. This means that if a provider is already in ASH's network for providing services to HMO members, they are already eligible to provide services to the members in PPO-impacted plans, beginning January 1, 2020.
10. **Q.** How will ASH's administration for PPO plans differ from HMO plans?
- A.** ASH will provide benefit administration for in-network PPO benefits similar to the way it provides benefit administration for our HMO benefits. The only difference will be the Blue Shield PPO plan design, which may include out-of-network benefits for acupuncture and/or chiropractic benefits.