

MEUHP COST SAVER PROGRAM

A NEW **voluntary program** designed to help inform you on costs for various non-emergency medical procedures and treatment.

Here's how it works:

If you are considering a non-emergency medical procedure and/or treatment, you can contact Tracy Perkins at 816-489-8869 or tperkins@ftj.com to let her know what you are planning having done.

If the medical procedure and/or treatment is eligible for the program, Tracy will research and provide you with a list of facilities or providers where you can get your care which can potentially save you money. If you choose to use one of the facilities on the list provided by MEUHP you will receive a cash incentive according to the following schedule:

Less than 50 miles:	\$125
50-150 miles:	\$250
Over 150 miles:	\$500

Note: Radius will be determined by utilizing MapQuest driving directions from the Member's home address to the chosen facility. If the procedure requires a one-night hotel stay due to the time of the medical procedure and/or treatment or travel distance, MEUHP will reimburse the member for their hotel stay as well, up to \$150.

FAQs

Q1. Why is the MEUHP adding this incentive?

A. The fact is that the cost of care can vary dramatically from one provider to another. For example, a complete knee replacement surgery could cost \$60,000 at one facility and only \$30,000 in the next county. Often, it's difficult to know where to find the costs and alternatives of what is available – and in network. By providing our members with information about the cost of care, we hope to educate AND reward those who choose to use a lower cost alternative when available. With all of us working together to help lower our claim costs, we can look forward to continuing to provide you and your family with quality benefits at affordable rates – now and in the future.

Q2. If I am having a surgery or procedure, do I have to contact MEUHP first?

A. No – this is a voluntary program for you to help see if you can save money BEFORE you schedule a non-emergency medical procedure and/or treatment. There is NO obligation to act on the Cost Saver recommendation. You only need to contact MEUHP if you are interested in learning about the Cost Saver incentive.

Q3. Can you provide a list of the procedures which are eligible for the incentive?

A. Due to the many procedural codes and the potential complexities of one's medical care, it's not practical to provide a list of all the medical procedures and/or treatments eligible. However, procedures like an MRI or PET Scan or other high-tech radiology, heart, back, hip, shoulder, knee surgery, some types of cancer treatment or even normal



hospital childbirth may be eligible. Contact Tracy BEFORE you schedule, and she can determine whether your medical procedure and/or treatment procedure may be eligible.

Q4. How do I find out if my medical procedure and/or treatment may qualify for the incentive?

A. Contact Tracy Perkins at 816-489-8869 or tperkins@ftj.com to let her know what you are planning having done. She will research and let you know if the procedure / treatment will qualify.

Q5. If I choose to drive 200 miles to a provider on the list, will I receive the incentive PLUS the additional expense of mileage?

A. No – the incentive is already designed to compensate you for the additional mileage expense.

Q6. If I inquire about a medical procedure and/or treatment, do I have to use one of the providers / facilities on the list you provide?

A. No – This is a voluntary program. You have complete freedom of choice as to which providers you will use. The intent of this program is to educate you if there are lower cost alternatives which may help save you and/or the MEUHP save money.

Q7. If I am already scheduled for surgery or receiving treatment at one of the lower cost facilities, can I still get the incentive?

A. No. But it will be reassuring for you to know that you are already doing your part to help control costs.

Q8. I am having a wellness visit with my physician – will this qualify for the incentive?

A. No – there are certain medical procedures and/or treatments which are not eligible such as, normal doctor office visits, x-rays, wellness visits, well baby visits and other wellness related procedures. But colonoscopies may be eligible. Finally, if the potential savings on your medical procedure and/or treatment is less than the value of the incentive, it will not qualify.

Q9. How do I go about getting the incentive once the procedure is over?

A. Once you complete and submit your completed [Cost Saver Form](#), the MEUHP will verify and notify you of your eligibility for the reward. The Cost Saver representative may need to verify information from your form by phone or email. Once your medical procedure and/or treatment is complete and your claim is processed, your reward will be mailed to your home address.

Q10. Are my covered spouse and / or children also eligible?

A. Yes, any covered spouse or child can also qualify for the Cost Saver incentive.

Q11. Am I eligible for this incentive IN ADDITION TO the [\\$250 Centers of Excellence](#) incentive through the Cigna Motivate Me program?

A. No – if the procedure would qualify for both the Centers of Excellence AND the MEUHP Cost Saver incentives, only the Centers of Excellence \$250 incentive would be payable.