

# Healthier You Preferred Network FAQs

## Effective July 1, 2017

### THE HEALTHIER YOU PREFERRED NETWORK

#### 1. What is the Healthier You preferred network?

The Healthier You preferred network is a leading-edge partnership between Spirit AeroSystems and Via Christi. It's been designed to deliver Spirit employees and their dependents a more personal, more coordinated approach to health care. Through Via Christi Healthier You, doctors and participating hospitals will work together to better organize care among all providers, to get you the right level of care and the right treatments at all visits.

When seeking care from a hospital or facility in Butler and Sedgwick counties, employees and families **must receive** care from the Healthier You preferred network hospitals and facilities to be considered in-network. Not all *hospitals* in Butler and Sedgwick counties are in-network. For example, the Wesley Medical Center and some other non-Via Christi facilities/hospitals are out-of-network. See list on Question 5.

Almost all primary care and specialist doctors in the Aetna network are part of the Healthier You preferred network and are considered in-network providers.

#### 2. Why did Spirit AeroSystems partner with Via Christi Healthier You for the preferred network?

Spirit conducted an extensive review to determine how to best serve its Wichita area employees and their families. Spirit found that Via Christi Healthier You was the best option to offer more personalized and coordinated care through its system that integrates its network clinically and provides dedicated care teams. The goal of the Healthier You preferred network is to improve care quality and help control the costs that Spirit and its employees pay. Working together, we believe employees can receive better care for lower cost.

#### 3. When will the Healthier You preferred network be effective?

July 1, 2017.

### WHAT'S IN-NETWORK VS. OUT-OF-NETWORK

#### 4. Will my current doctor be in the Healthier You preferred network?

Yes. Almost all primary care and specialist doctors currently in the Aetna network (QPOS and CPII) will be in the Via Christi Healthier You preferred network. This includes the large primary care groups, most individual primary care doctors and most specialist doctors. You and your family members should be able to continue to see your current doctors.

As in the past, your choice of doctor may impact the cost you pay for hospital care — as described in Question 6.

**5. Will all hospitals and facilities in the Aetna network be in the Healthier You preferred network?**

It depends upon the county in which care is received. See below.

***Within Sedgwick and Butler Counties***

In Sedgwick and Butler counties, **only the hospitals and facilities** listed below will be in-network.

**SEDGWICK AND BUTLER COUNTY IN-NETWORK HOSPITALS AND FACILITIES\***

Via Christi Hospital St. Francis	Hospital
Via Christi Hospital St. Joseph	Hospital
Via Christi Hospital St. Teresa	Hospital
Via Christi Rehabilitation Hospital	Hospital
Via Christi Behavioral Health Center	Hospital
Kansas Heart Hospital	Hospital
Kansas Surgery & Recovery Center	Hospital
Susan B. Allen Memorial Hospital	Hospital
Robert J. Dole VA Medical Center	Hospital
Cypress Surgery Center	Ambulatory Surgery Center
Derby Ambulatory Surgery Center	Ambulatory Surgery Center
Team Vision Surgery Center	Ambulatory Surgery Center
The Center for Same Day Surgery	Ambulatory Surgery Center
Via Christi Day Surgery (at Murdock)	Ambulatory Surgery Center
Via Christi Founders Circle Surgery Center	Ambulatory Surgery Center
West Wichita Surgery Center	Ambulatory Surgery Center
Davita Dialysis	Dialysis
Fresenius Medical Care	Dialysis
Susan B Allen Dialysis Center	Dialysis
Edgepark	Durable Medical Equipment
Via Christi Home Medical	Durable Medical Equipment
Susan B Allen Home Medical Equipment	Durable Medical Equipment
Via Christi Home Health	Home Health
Anatomi Imaging	Imaging
Cypress Women’s Imaging	Imaging
Imaging Center at Cypress	Imaging
Preferred PET Imaging of Kansas	Imaging
Affiliated Medical Services (AMS) Reference Lab	Lab
Quest	Lab
Select Specialty Hospital	Long-term Acute Care Hospital
Advanced Physical Therapy	Outpatient Rehab & PT
Derby (FMC) Sports Rehab and Therapy	Outpatient Rehab & PT

Heartspring	Outpatient Rehab & PT
Via Christi Therapy Centers	Outpatient Rehab & PT
The Little Clinic	Retail Clinic
Catholic Care Center	Skilled Nursing
Via Christi Village on McLean	Skilled Nursing
Via Christi Village on Ridge	Skilled Nursing
Sleep Medicine Center of Kansas	Sleep
Derby Family MedCenter Urgent Care	Urgent/Immediate Care
Susan B Allen Immediate Care Clinic	Urgent/Immediate Care
Via Christi Immediate Care	Urgent/Immediate Care
West Wichita Minor Care Clinic	Urgent/Immediate Care

\* The hospitals and facilities network is subject to change. For the complete list of in-network hospitals and facilities, visit [Healthier You Spirit on POS II \(Enhanced, Green, Blue, Orange\)](#) or [Healthier You Spirit Connector for QPOS \(Core and Yellow\)](#) websites.

**Outside Sedgwick and Butler Counties**

All hospitals and facilities in the Aetna network (QPOS and CPII) outside Sedgwick and Butler counties will be in-network.

**6. How can my choice of doctors impact the amount I pay for hospital services?**

If you need surgery or another procedure *in* Sedgwick or Butler counties, please ask your doctor to have it performed at one of the Healthier You in-network facilities listed in Question 5. Any non-emergency care received from facilities *not* on the list will be considered out-of-network, and you will pay higher out-of-pocket costs.

**7. What happens if I go to an out-of-network facility *in* Sedgwick County or Butler County?**

It will depend on whether the care is an *emergency* or *non-emergency*. If you receive **Emergency Services** at an out-of-network hospital, your cost share (copay, coinsurance, deductible) will be the same as at an in-network hospital.

However, for **Non-Emergency Services** this is not the case, and you could be responsible for additional amounts. This might include higher out-of-network cost share plus balance bill amounts (see Questions 8 and 9). In addition, out-of-network hospitals may ask you to pay at the time of service. So before visiting the emergency room think about whether your condition could be treated at your doctor’s office or a Healthier You urgent care center.

Here are two points to keep in mind to avoid additional costs:

- **First, if you are treated at an out-of-network emergency room and sent home**, and Aetna determines that your situation was a **“Non-Emergency,”** your claim could be denied. A visit to your primary care doctor or an urgent care center could have avoided these additional costs (see Questions 8 and 9). Here are some conditions that in the past have been considered a Non-Emergency:

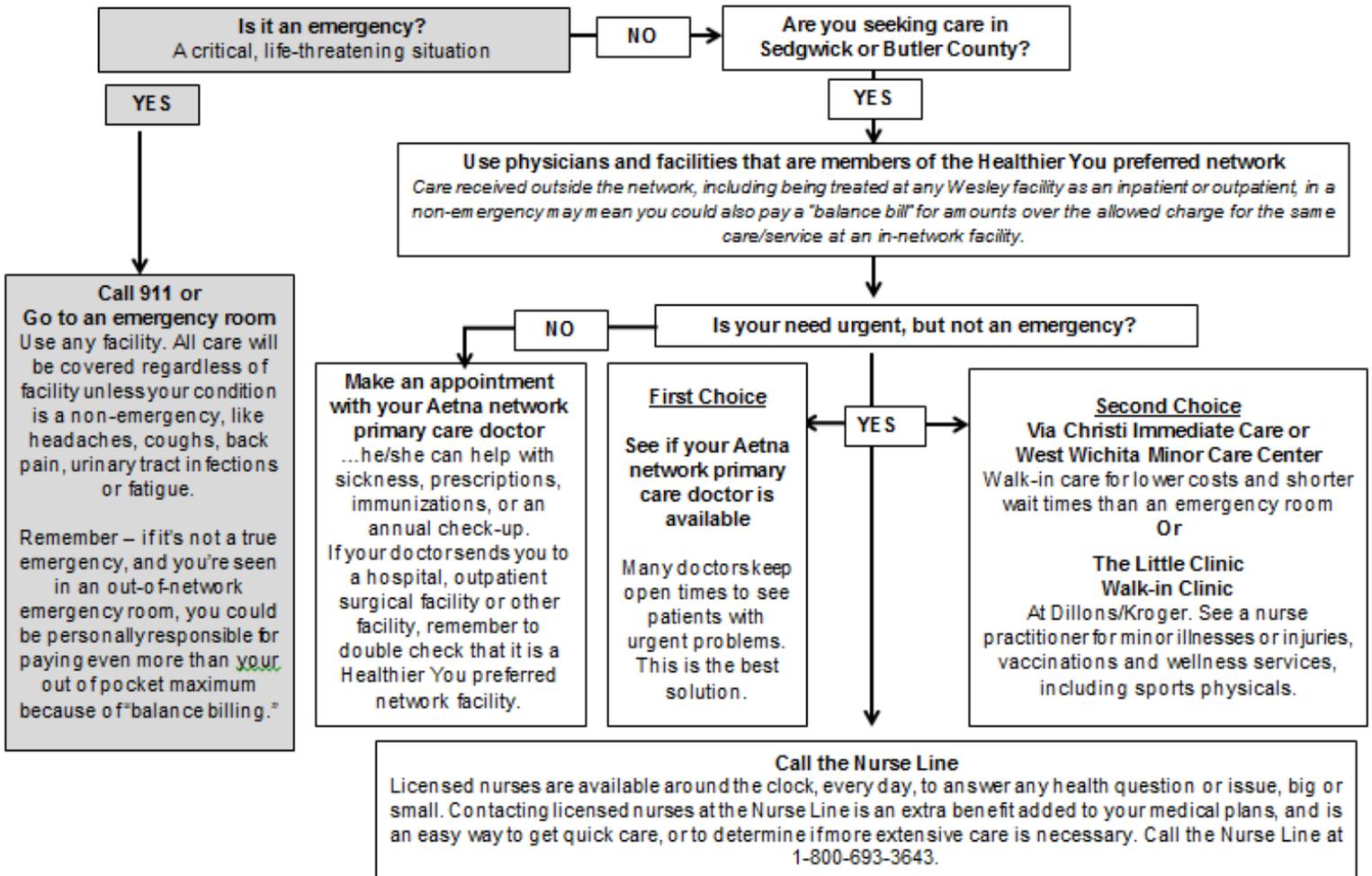
- Headache
- Cough
- Back pain
- Urinary tract infection
- Fatigue

- **Second, if you are seen at an out-of-network emergency room and admitted to the hospital, you generally will pay in-network costs. However, if at some point during your stay, Aetna determines you are stable for transfer to an in-network Healthier You facility and you choose to remain in the out-of-network facility, you will pay at an out-of-network benefit level for the days you elected to stay at the out-of-network facility. Additionally, you could be responsible for the balanced bill amount the out-of-network facility may send you. (See Questions 8 and 9.)**

## 8. When I need care urgently how do I decide where to go?

### Know where to go

Deciding what type of facility is best for when you're sick or injured is an important part of getting healthy and saving time and money. Care in Sedgwick and Butler counties must be received from a Healthier You preferred network provider to be considered in-network. Use the chart below to help make your decision about where to go for care.



**9. What is the potential financial impact of using an out-of-network hospital/facility?**

The following example for an employee enrolled in the Yellow Plan shows the cost difference of having an elective (non-emergency) total knee replacement at the Healthier You in-network (IN) hospital versus at an out-of-network (OON) hospital. Having the procedure performed at an out-of-network hospital may result in much higher out-of-pocket costs.

<b>Hospital Elective Service*</b>	<b>Healthier You Preferred Network</b>	<b>Out-of-Network</b>
Total charges	\$60,000	\$105,000
Amount allowed by Plan under contract	\$35,000	\$35,000
Patient’s maximum coinsurance amount <ul style="list-style-type: none"> <li>• IN: Lower of \$4,800 or 20% of \$35,000</li> <li>• OON: Lower amount of \$9,600 or 40% of \$35,000</li> </ul>	\$4,800	\$9,600
Portion of the bill the Plan will cover and pay <ul style="list-style-type: none"> <li>• IN: \$35,000-\$4,800 = \$30,200</li> <li>• OON: \$35,000-\$9,600 = \$25,400</li> </ul>	\$30,200	\$25,400
Patient balance billed for charges not covered by Plan or coinsurance <ul style="list-style-type: none"> <li>• IN: \$35,000 - \$35,000 = \$0</li> <li>• OON: \$105,000 - \$35,000 = \$70,000</li> </ul>	\$0	\$70,000
<b>Total amount patient owes to hospital</b> <ul style="list-style-type: none"> <li>• IN: \$4,800 + \$0 = \$4,800</li> <li>• OON: \$9,600 + \$70,000 = \$79,600</li> </ul>	<b>\$4,800</b>	<b>\$79,600</b>

\*This example is for illustrative purposes only and is not intended represent actual facility charges or patient financial responsibility.

**10. What is balance billing and when might I be balanced billed?**

Balance billing is when you are billed by an out-of-network provider/hospital/facility for the difference between the amount charged by the provider/facility/hospital and the allowed amount by the Plan. For example, if the provider’s charge is \$100 and the allowed amount by the Plan is \$70, the provider may bill you for the remaining \$30.

In-network providers are prohibited from balance billing you. Balance billing is a common medical billing practice and has never been prohibited by Spirit for care received in out-of-network situations.

**It is best to get ALL your care from in-network providers.** You can verify they are in-network using Aetna DocFind: [Healthier You Spirit on POS II \(Enhanced, Green, Blue, Orange\)](#) or [Healthier You Spirit Connector for QPOS \(Core and Yellow\)](#).

*If you believe there is a network deficiency for a service you or a covered family member need, please contact Aetna Member Services at 1-800-323-2968*

### **11. What is an emergency?**

Aetna defines an Emergency Medical Condition as:

A recent and severe medical condition, including (but not limited to) severe pain, which would lead a prudent layperson possessing an average knowledge of medicine and health, to believe that his or her condition, illness, or injury is of such a nature that failure to get immediate medical care could result in:

- Placing your health in serious jeopardy; or
- Serious impairment to bodily function; or
- Serious dysfunction of a body part or organ; or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

### **12. What happens if I see a doctor or go to a facility *outside* Sedgwick and Butler counties?**

All Aetna network doctors (QPOS and CPII) and hospitals *outside* Sedgwick and Butler counties will be in-network. You can receive your care at any of these facilities and pay in-network rates. It's best to check DocFind to make sure a provider is in-network before you go.

## **OB RELATED FAQS**

### **13. What happens if I'm expecting to deliver a baby after July 1, 2017?**

In most circumstances to receive in-network benefits, a member must deliver at an in-network Via Christi Healthier You preferred network facility. If you are expecting to deliver a baby in Wichita after July 1, 2017, please ask your doctor if she or he has admitting privileges at a Healthier You hospital (See Question 5 for list).

However if the member meets ALL of the following qualifications, she may be able to receive in-network benefits at an out-of-network facility, such as Wesley Medical Center:

1. Your OB does not have privileges at Via Christi, and
2. You started receiving prenatal care with that OB on or before March 1, 2017, and
3. You have a due date in July or August 2017, and
4. *You contact Aetna to preauthorize this delivery* through the transition of care process.

If you do not meet **ALL** of these qualifications, you may want to consider the following options:

- You could request that your doctor transfer the oversight of your in-patient stay to a doctor who practices at the in-network facility. You may continue to receive outpatient care from your doctor after the procedure.
- You could change to a doctor who practices at an in-network facility.

Please note that the Core and Yellow plans continue to require members to obtain a referral from their primary care doctor for the highest level of benefits.

**14. What if a member wants to have her “tubes tied” (tubal ligation) at the time of a planned C-Section?**

A member can still have her tubes tied at the time of a planned C-Section. However, tubal ligations cannot be performed at a Via Christi facility. If a member wishes this service, she may receive it at Wesley Medical Center with in-network benefits if she meets the following qualifications:

- The tubal ligation occurs with a planned C-Section, and
- *The member contacts Aetna to preauthorize the services.*

**QUALITY OF CARE AND LOWER COSTS**

**15. How is Via Christi Healthier You committed to improving the quality of care they deliver?**

Via Christi Healthier You was selected by Spirit to help improve the health of Spirit members.

Unlike in the past, Via Christi Healthier You preferred network providers will be measured on providing better preventive health, such as making sure you receive needed immunizations and cancer screening tests. They also will be measured on providing you a better experience by seeing you promptly, and by fully answering your questions and concerns. In addition they will be measured on providing better care for members with chronic conditions, like controlling blood pressure and cholesterol levels.

**16. How does this new partnership benefit Spirit?**

This partnership offers two key benefits for both you and Spirit. First, the Healthier You preferred network seeks to improve the health of Spirit’s eligible employees, retirees and covered family members. Second, it helps control the cost of health care for both you and Spirit.

**17. When do you expect to see the impact of this new partnership on Spirit’s health care costs?**

Via Christi Healthier You will help control health care costs from day one, which is July 1, 2017. More importantly, no services or programs will be scaled down to create cost savings. In fact, compared to previous years, the Healthier You preferred network includes more processes to ensure members are satisfied with the quality of the services received.

**18. What other organizations have a system like the Healthier You preferred network?**

Boeing has five large-scale implementations like the Healthier You preferred network, and other large manufacturing and high tech companies are launching similar arrangements.

**ELIGIBILITY, BENEFIT ADMINISTRATION AND TRANSITION**

**19. Which Spirit employees will participate in the Via Christi Healthier You preferred network?**

Wichita-area employees enrolled in a Spirit medical plan will automatically participate in the Healthier You preferred network.

**20. Will Aetna continue to administer medical claims for members living in Wichita?**

Yes. There will be no administrative change associated with the Healthier You preferred network.

**21. Who will provide prescription drug and vision coverage in the Healthier You preferred network?**

OptumRx will continue to administer prescription drug coverage, and EyeMed will continue to administer the vision plans.

**22. What happens to my Health Savings Account (HSA) balance under the Healthier You preferred network arrangement?**

The way your HSA balance works will not change in the Healthier You preferred network. You can carry over your unused account balance year to year, and you can use money in your HSA to pay for IRS eligible expenses. By using the Healthier You preferred network for all services, your HSA dollars will go further.

**CARE COORDINATION**

**23. How will my care be more coordinated?**

First, Via Christi Healthier You and its providers will take a highly coordinated and organized approach so you can get the necessary preventive services to help you stay healthy. And, if you have an ongoing health condition like diabetes or heart disease, Via Christi Healthier You and its providers will pay special attention so that your blood sugar, cholesterol and blood pressure are well controlled. Closely monitoring these factors will reduce your chances of having complications later on.

Second, many Healthier You primary care doctors use an electronic medical record. This allows them to better coordinate your care with all your care providers, and gives you real time access to a list of your medications, and lab and x-ray results.

Finally, Via Christi Healthier You will be measured on seeing you quickly when you are ill and spending more time with you. This will help you get your questions answered and understand the specific steps to take to improve your health.

**24. If I am currently working with an Aetna or Optum nurse, how will the Healthier You preferred network affect this relationship?**

Beginning July 1, 2017, Care Management and Disease Management programs will be provided by Via Christi. The Via Christi Healthier You nurses providing these services communicate daily with Healthier You primary care doctors and are able to coordinate your care needs. In fact, these nurse “Navigators” take your care a step further by advocating for you within the medical system.

If you are currently receiving Care Management or Disease Management services from Aetna or Optum, your current nurse and a Healthier You nurse will reach out to you to begin your transition. To learn more about the Via Christi Healthier You programs, such as Care Navigation and Proactive, visit [healthieryou.org/members/spirit](http://healthieryou.org/members/spirit).

**25. Do I need to choose a primary care doctor? Will I need to get a prior authorization to see a specialist?**

Spirit encourages all members to choose a primary care doctor to receive better coordination of care — regardless of which medical plan you’re enrolled in. As in the past, Core and Yellow Plan members will need to choose a primary care doctor to have their care coordinated and to be referred to a specialist.

**RESOURCES TO LEARN MORE**

**26. Where can I find more information about the Healthier You preferred network?**

You and your family members can visit [healthieryou.org/members/spirit](http://healthieryou.org/members/spirit) to learn more about Via Christi Healthier You preferred network providers and hospitals. You can access the website anytime and from anywhere. No user name or password is required.

Always remember to make sure you select providers that are in-network by going to Aetna DocFind websites: [Healthier You Spirit on POS II \(Enhanced, Green, Blue, Orange\)](#) or [Healthier You Spirit Connector for QPOS \(Core and Yellow\)](#).