



ASA Insurance News Brief: "STAY IN NETWORK" March 22, 2011

A major healthcare provider sent an e-mail to its participating members last week announcing, "Big Savings – Stay In Network!" The ASA Accident Insurance Program has a similar message for you:

Minimize Out-of-Pocket Expense -- Stay in Network!

Why is this important for ASA members? The ASA Accident Insurance is written on an "Excess Basis" meaning that if a person has a softball injury and they (or their parents) have other primary insurance, the primary plan pays first. If there are remaining balances left over, such as deductibles or co-pays, the ASA Insurance will kick in at that point. [Note: If the person has no other insurance, the ASA Plan pays on a primary basis.]

The ASA Accident plan is designed to be a *supplemental* insurance coverage – it is not intended to take the place of a full-blown healthcare plan. That is why the coverage is so affordable, costing only a FEW DOLLARS PER YEAR as compared to health insurance that costs HUNDREDS OF DOLLARS A MONTH.

As a result, there are limitations in the ASA Insurance Plan to control costs. You may be familiar with some of them – such as the deductible or the sublimit of \$2,500 for physical therapy treatment. Another limitation is that if a person goes out of network in order to get treatment for their injury and their primary insurance denies coverage for that claim, **the ASA Accident policy will also deny coverage for those expenses.**

Think about that. Under a healthcare plan, where people pay hundreds of dollars a month for coverage, each member still **expects** to have out of pocket expenses, especially if they decide to get treatment out of their network. Their healthcare provider is sending a message reminding members that to limit out of pocket expenses, members need to STAY IN NETWORK.

The same is true for ASA members and this is the most important part of this news brief: **If there is a Primary Healthcare Plan in place with a Network (HMO, PPO, etc.), the ASA Accident Plan requires that the claimant follow the rules for their Primary Network in order for the claim to be covered by the ASA Plan.**

It wouldn't make sense for ASA to pay for someone to get treated by the Yankees' team doctor for only a few dollars in premium. If the ASA were to cover treatments that cannot be covered under expensive healthcare plans, the insurance company would have to charge "health insurance prices" for this coverage. No team or player would be able to afford that.

This stipulation has always been in the ASA Accident policy. These days when everyone is trying to save all they can, we need to communicate this more clearly to the ASA members. We do not want anyone to be surprised at claim time when they made a choice to go out of network, only to find out that those charges will be denied.

The lesson in short: IF YOU HAVE A PRIMARY HEALTHCARE NETWORK – PLEASE STAY IN NETWORK to get the full benefits of the ASA Insurance Plan!

For questions or comments about this ASA Insurance News Brief, please e-mail A.J. Morgan at aj.morgan@bollingerinsurance.com