



Provider Update

SPRING 2008

Benefit Changes

Generally, all changes were effective January 1, 2008, unless otherwise stated.

Medical Insurance

Copayments for Office Visits & Outpatient Services

Selected copayments changed as shown here. Please note that for Deseret Value and Deseret Premier, copayments changed based on whether services are received from a primary care physician (PCP) or specialist. Primary care physicians include internists, pediatricians, and family practice physicians.

All other physicians are considered “specialists,” so members pay a little higher copayment for these services. Convenient care clinics, also called “retail-based clinics,” include small health-care facilities in retail outlets like Target, Wal-Mart, Walgreens and Smith’s Marketplace.

	<i>Deseret Choice</i>	<i>Deseret Value</i>	<i>Deseret Select</i>	<i>Deseret Premier</i>
Office visits:				
Network provider	\$15 to PCP \$25 to specialist	\$15 to PCP \$25 to specialist	\$15 to PCP \$25 to specialist	\$15 to PCP \$25 to specialist
Non-network provider (Includes routine exams, physicals, well child care, etc.)	\$25 to PCP \$35 to specialist	\$20 to PCP \$30 to specialist	No benefit	\$20 to PCP \$30 to specialist
After-hours visits:	Add \$5 to regular copayment	Add \$5 to regular copayment	Add \$5 to regular copayment	Add \$5 to regular copayment
Convenient care clinics:	\$15 per visit	\$15 per visit	\$15 per visit	\$15 per visit
Urgent care clinics:	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit

	<i>Deseret Choice</i>	<i>Deseret Value</i>	<i>Deseret Select</i>	<i>Deseret Premier</i>
Emergency room: Network facility Non-Network facility	\$75 plus 10% \$75 plus 10%	\$75 plus 30% \$75 plus 40%	\$75 plus 10% \$75 plus 10%	\$75 plus 10% \$75 plus 20%
Routine eye exam: Network provider Non-Network provider	\$25 per visit \$35 per visit	No benefit	\$25 per visit No benefit	\$25 per visit \$30 per visit
Therapy (Physical, Speech, Chiropractic): Network provider Non-Network provider	\$25 per visit \$35 per visit	(No benefit for speech therapy) \$25 per visit \$30 per visit	\$25 per visit No benefit	\$25 per visit \$30 per visit
Individual Mental Health Therapy: Network provider Non-Network provider	\$25 per visit \$35 per visit	\$25 per visit \$30 per visit	\$25 per visit No benefit	\$25 per visit \$30 per visit
Group Mental Health Therapy: Network provider Non-Network provider	\$15 per visit \$25 per visit	\$15 per visit \$20 per visit	\$15 per visit No benefit	\$15 per visit \$20 per visit

Out-of-Pocket Maximums

The out-of-pocket annual limits changed for family coverage as shown here:

	<i>Deseret Choice</i>	<i>Deseret Value</i>	<i>Deseret Select</i>	<i>Deseret Premier</i>
Network annual out-of-pocket limit: Per individual Per family	\$2,000 \$4,000	\$4,000 \$6,000	\$2,000 \$4,000	\$2,000 \$4,000
Non-network annual out-of-pocket limit: Per individual Per family	\$4,000 \$8,000	\$4,000 \$6,000	No benefit No benefit	\$2,000 \$4,000

Benefits for Autism Spectrum Disorders

Regular physical, occupational, and speech therapy benefits will apply to members diagnosed with autism spectrum disorders, such as Asperger's syndrome (see copayments above). Preauthorization is required for speech therapy and is based on an evaluation and recommended treatment plan by a medical professional.

Durable Medical Equipment

A five-year time limit will apply to replacing the following durable medical equipment, effective May 2007:

- Lower-limb computerized prostheses
- Spinal cord stimulators
- Implantable infusion pumps for chronic pain

Pain Management

The Deseret Value pain clinic exclusion no longer applies. And in all of our medical plans, including Deseret Value, pain clinic benefits have been reclassified as pain management benefits, and regular benefits apply. For example, if a member is being treated by injection for pain, the injection benefit applies. Or if a member is being treated with prescription medications for pain, the appropriate prescription benefit applies. Certain devices to control pain, like spinal cord stimulators and infusion pumps, require preauthorization.

Living Healthy Wellness Program

We're happy to report that beginning in 2008, members can earn up to \$200 by participating in our Living Healthy Wellness Program. Plus, they'll have better health for a lifetime!

- For simply taking the Personal Health Assessment on the Web site, members can earn \$50, as long as they include biometric information like blood pressure, complete cholesterol profile, height and weight, etc.
- And for each of the six two-month challenges, members can earn \$25 per challenge, for a total of \$150.
- The six different challenges include more than just physical activity. They focus on important components like eating breakfast regularly; eating fruits and vegetables, as well as whole grains, nuts, and seeds; getting appropriate sleep; managing stress; etc.

NPI & EDI

The deadline for use of the NPI is approaching! If you have not yet submitted your NPI, please do so. Your NPI will replace your legacy number on claim submission. May 23, 2008 is the federally mandated deadline. Claims billed electronically without a valid NPI number on or after May 23, 2008 will be rejected.

To ensure your claims are paid appropriately, please include your NPI number with every electronic claim you submit. If you have any questions, please call our Provider Maintenance Team at 1-800-777-3622, press Options 1, 3, and then 4. If you haven't applied for your NPI yet, you can easily obtain one at:

<https://nppes.cms.hhs.gov/NPPES/Welcome.do>

Medicare Advantage Private Fee-for-Service Plan

Deseret Secure is a Medicare Advantage Private Fee-for-Service (PFFS) plan authorized by the Centers for Medicare & Medicaid Services (CMS). A PFFS plan is different than an HMO, PPO, or Medicare supplement plan.

A beneficiary who enrolls in a Medicare Advantage PFFS plan is free to use any provider willing to treat the enrollee and accept our plan's terms and conditions of payment. Enrollees must inform you, before obtaining services, that they have purchased Deseret Secure for their Medicare coverage. This gives you the right to choose to accept Deseret Secure enrollees. You have a right to make that choice each time service is needed by a Deseret Secure enrollee. You do not have to sign a contract to see Deseret Secure enrollees.

If you decide to accept Deseret Secure terms and conditions of payment:

Your agreement to our plan's terms and conditions of payment is inherent in your decision to treat a Deseret Secure enrollee. If you decide to treat a Deseret Secure enrollee, you will be subject to our plan's terms and conditions of payment and must bill Deseret Secure for covered services. However, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat Deseret Secure enrollees. You may view our terms and conditions at www.dmba.com/provider/medicare/TermsConditions.pdf.

Deseret Mutual will pay physicians and providers the equivalent of the current Medicare allowable charge minus any member cost sharing. Physicians and providers may collect only the copayment from the member before service. Deseret Secure currently exceeds the CMS requirement for timely payment of claims. In the last quarter of 2007, our performance was 98% of clean claims processed within 30 days.

If you decide not to accept Deseret Secure terms and conditions of payment:

Providers who choose not to accept Deseret Secure should treat the enrollee only in the case of emergency.

For more information about PFFS plans, see *Provider Qs & As* at CMS's web site <http://www.cms.hhs.gov/PrivateFeeForServicePlans/>. If you have questions about Deseret Secure, please call our Customer Service department at 1-877-220-0110.

How to Reach Us

If you have any questions about this information, please call your Deseret Mutual Provider Relations representative. Our office hours are from 8 a.m. to 5 p.m. (Mountain Time) each weekday except Wednesday. On Wednesdays, our office hours begin at 9 a.m. Here's how to contact us:

Salt Lake City area 1-801-578-5600
Toll free 1-800-777-3622
Web site www.dmba.com

