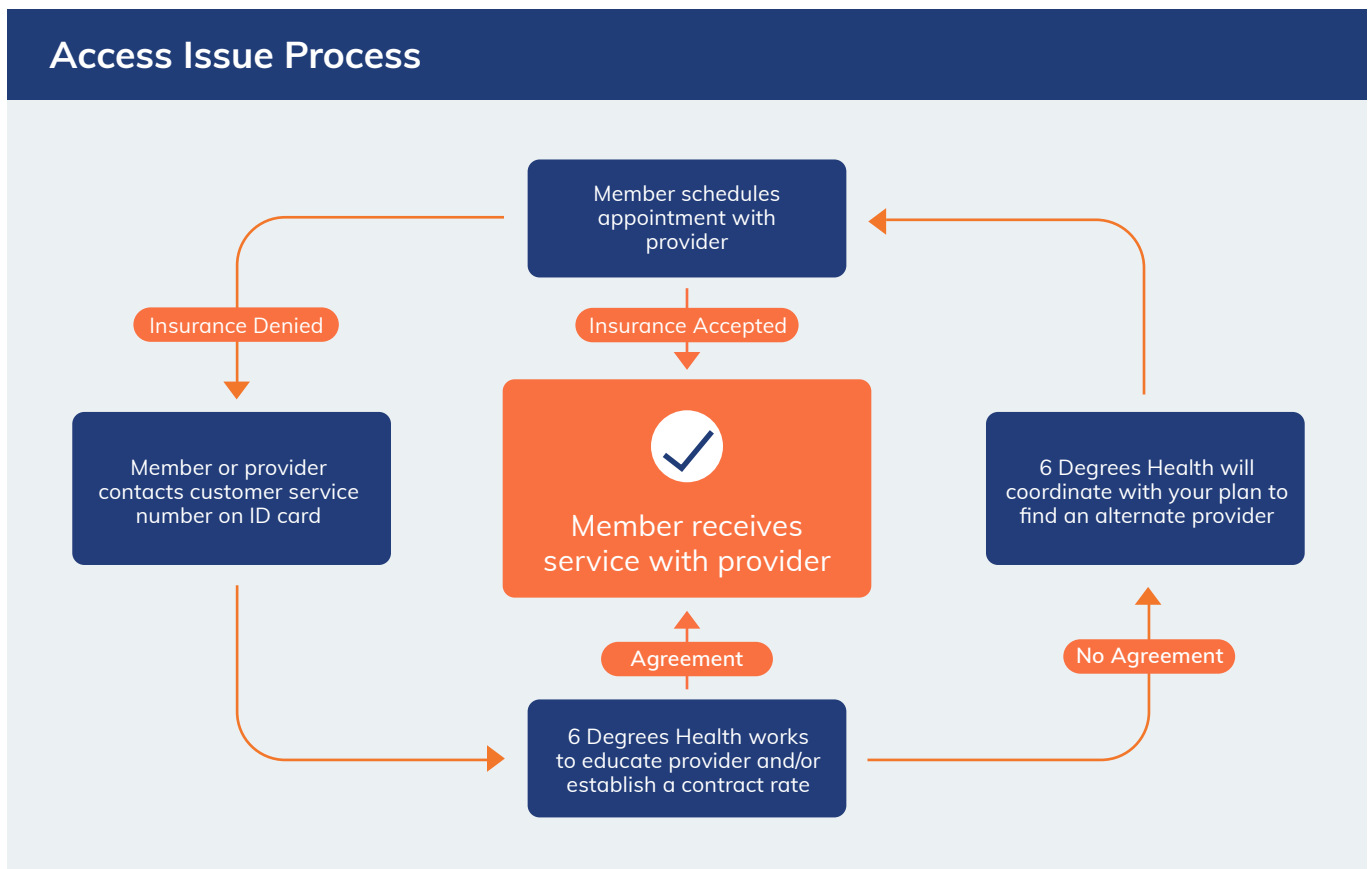


# Access Issue

## What is an Access Issue and How to Resolve

An Access Issue occurs when a member has tried to seek care from a provider, and they tell you they do not accept the insurance. If this occurs, the member should call the customer service number listed on their ID card. The administrators of the health plan will coordinate with the provider to establish a verbal or written agreement so the provider will accept the insurance.

While a very small percentage of cases result in an access issue, they do occur. This is primarily because front desk agents and schedulers are unfamiliar with self-funded health plans. Third Party Administrators (TPA) partners with 6 Degrees Health to work on your behalf until a resolution is achieved.



## Access Issues | Frequently Asked Questions

### **What is an Access Issue?**

An Access Issue is when a member tries to seek care from a medical provider and the provider does not accept the insurance.

### **Which Providers Can I See with an Open Access Plan?**

An open access plan does not restrict members to seek care with select in-network providers. Some health plans do add a physician network alongside the open access or self-funded plan and by choosing a provider within this network it will reduce the risk of potential access issues or balance bills. Members can seek care from providers outside the physician network; however, there is a small chance that your provider may not be familiar with a self-funded plan. To avoid this issue, we encourage members to select a provider who is familiar with a self-funded health plan.

### **What if my Desired Provider will not Accept my Insurance?**

If your desired provider will not accept your insurance, 6 Degrees Health will coordinate with your health plan to resolve the issue or identify an alternate provider. However, it is the member's responsibility to make initial contact with the provider and schedule an appointment.

### **How Do I Establish Care with a New Provider?**

Call the provider and register your insurance with them. If they have questions, explain that your insurance is an open access plan, which does not have the restrictions of a network. All providers are reimbursed at the same benefit level. If they have further questions, ask them to call the customer service number located on the ID card.

### **Why Wouldn't my Existing Provider Accept my Insurance?**

Some providers may be unfamiliar with open access health plans. In most cases, we can work with the provider, educate them on your plan type, and resolve the access issue.