

Alliance Coal Health Plan

In-Network *Plus* is now Alliance Coal Direct

Help us add more doctors and providers!

In-Network *Plus* has been renamed **Alliance Coal Direct**. That's a better name for describing doctors and other health care providers that have a contract directly with the Alliance Health Plan regarding their fees and service levels.

The name may have changed, but you still get the 100% benefit level. When you use Alliance Coal Direct doctors and providers:

- The Health Plan pays 100% for eligible services covered by their Alliance Coal Direct agreement
- You have **NO deductible, NO copays or coinsurance** (except for emergency room services), and **NO balance billing**
- You shouldn't receive bills from Alliance Coal Direct providers for eligible services — they've agreed to get paid by the Health Plan, not by you

New *Opt-In* program makes it easy for doctors to join

Employees have asked for it, and now it's here — an easy way to add your doctor for the 100% benefit! Alliance has started mailing information to doctors about our new Alliance Coal Direct *Opt-In* program, and we've had a great response so far.

You can help! If your doctor or other outpatient providers are not Alliance Coal Direct, please talk to them about opting in and/or share this flier with them. Please note: chiropractic services are not eligible for the Alliance Coal Direct benefit level (regardless of which chiropractor you choose, eligible services are covered at 50% of Allowable Charges after the deductible).

Current In-Network *Plus* (INP) providers are now Alliance Coal Direct providers, so you don't need to talk to your INP providers about opting in.

For more information

- Email for providers to request an opt-in packet:
AllianceDirect@alccm.com
- Provider Services:
855.979.5194
- Member Services:
855.979.5192

Alliance Coal DIRECT 

For more information about the *Opt-In* program, see the back of this flier.



How Alliance Coal Direct *Opt-In* works

All licensed physicians and outpatient providers in good medical standing are eligible to participate in Alliance Coal Direct *Opt-In*.

- 1 Your provider emails AllianceDirect@alccm.com to request an opt-in packet.
- 2 Your provider completes and submits the forms and documentation directly to the Health Plan.
- 3 Once accepted, providers are added to our Alliance Coal Direct online directory at <https://directory.CoalBenefits.com>, and you receive the 100% benefit when you use them for eligible services.

If your doctor doesn't opt-in, your eligible services are still covered by the Health Plan, generally at 80% of Allowable Charges after the deductible (exceptions include ER, preventive care, chiropractic, etc.).

How much Alliance will pay your doctor

The Alliance Coal Direct *Opt-In* packet includes the payment rates your physician is agreeing to accept as 100% payment in full, with no balance-billing to you. These payment rates are set by the Health Plan, typically using the current prevailing Medicare fee schedule as references, since most physicians accept Medicare's rates.

Example #1

The Alliance Health Plan's payment rate for a routine doctor's office visit is currently 120% of the Medicare-allowable amount. The following example for a typical primary care office visit in Kentucky for an established patient shows what the Plan would pay, compared to what Medicare would pay.

	Medicare	Alliance Coal Direct
Patient pays	\$14	\$0
Medicare or Health Plan pays	\$55	\$83
Total paid to doctor	\$69	\$83

Example #2

The Alliance Health Plan's payment rate for a gastroenterologist performing an EGD procedure (a specialist physician charge) is currently 140% of the Medicare-allowable amount. The following example for a typical EGD in Kentucky shows what the Plan would pay, compared to what Medicare would pay.

	Medicare	Alliance Coal Direct
Patient pays	\$63	\$0
Medicare or Health Plan pays	\$253	\$442
Total paid to doctor	\$316	\$442