



December 17, 2007

Dear Patient,

Although Grand Itasca will be out-of-network for BCBS members on January 1, 2008, we want to assure you that we are still available to provide you with quality, accessible care. **If you are a BCBS member that has out-of-network benefits, Grand Itasca will adjust charges for hospital-based services when you utilize Grand Itasca Clinic and Hospital.** The adjustments for hospital-based services will help reduce the impact of some of the most costly health care expenses.

**Patients who are Medicare or Medicaid eligible or who have a BCBS HMO plan will not be eligible for charge adjustments. In addition, because clinic charges usually are less significant, the charges at Grand Itasca Clinic will not be adjusted.** These Grand Itasca Clinic services include, but are not limited to; x-ray and laboratory performed within Grand Itasca Clinic, physician and provider charges, professional readings, castings, pro-time checks, diabetic or other education, injections and immunizations.

For BCBS patients that have out-of-network benefits, charges will be adjusted for the following Grand Itasca hospital-based services:

- inpatient hospital care and services
- surgeries done in the surgical center at Grand Itasca
- fees for laboratory, radiology, anesthesiology, EKG readings and pathology associated with an inpatient stay or surgical procedures
- physician or professional charges associated with an inpatient stay or surgical procedure
- chemotherapy
- outpatient diagnostic services for MRI, CT scans, nuclear medicine, ultrasounds, and biopsies done in the diagnostic center
- cardiac rehab services including stress testing and echocardiograms
- fetal testing and lactation consulting done in Women's Health and Birth
- sleep lab
- physical, occupational or speech therapy

Emergency services will be considered in-network if they are emergent or life-threatening.

The charge adjustments are for an interim period and will be calculated based on the final contract proposal that Grand Itasca submitted to BCBS. If you are concerned about the amount that will be adjusted, you can call Grand Itasca prior to utilizing services at Grand Itasca. The methodology of the current BCBS payment structure was one of the key negotiating points. Grand Itasca's final proposal asked BCBS to modify its reimbursement structure so you could readily determine what your out-of-pocket costs for services would be, a component that is currently missing under the current, reasonable and customary BCBS insurance payment system.

As a BCBS patient, who is eligible for charge adjustments, you will be given an adjustment form to sign when you come in for hospital related services. The form will outline the adjustment details in writing and identify your responsibilities to receive the discount.

For those of you who **do not have out-of-network benefits**, you may still want to consider these items when seeking care. To verify benefits for the services listed below, please contact BCBS at 1-800-232-1383.

- Grand Itasca offers 24/7 Emergency Care, staffed by full-time emergency room professionals. If you have an emergent or life-threatening medical emergency, you will be covered as if you were in-network.
- Chemotherapy treatment is available at Grand Itasca. The other nearest facility that provides this care is Hibbing. If you are a BCBS member and are currently receiving chemotherapy treatment at Grand Itasca, that care may be continued at Grand Itasca for the next 120 days at your same benefit level.
- Maternity care will continue for 120 days if you are beyond your first trimester. Grand Itasca has one OB/GYN and several Family Medicine providers that provide maternity care.
- Grand Itasca has 64 hospital beds. 10 of those beds are in critical or intensive care, 6 OB birthing suites, and 14 Acute Rehabilitation beds. If you are a patient in any of these areas at the time of contract termination, your coverage will be extended until you are discharged.

If you are BCBS patient that has out-of network benefits and would like more information on charge adjustments, please contact the Grand Itasca Hotline at 218-999-1004 or visit the BCBS Transition Room that is located just inside the front lobby at Grand Itasca.

Sincerely,

Grand Itasca Clinic and Hospital