



December 21, 2007

Dear Senior 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 when it is needed most. We are writing you today so that you can make informed choices about where you can get your care.

For more than a year, Grand Itasca has worked to negotiate a fair contract that with BCBS. Reaching an impasse, Grand Itasca agreed to mediation, which was unsuccessful. At the mediation session, Blue Cross announced that its vision for health care in Itasca County was that Grand Itasca should continue to focus on primary care. In contrast, Grand Itasca's vision was to continue to grow secondary services that would provide you and your neighbors with convenient, quality care in orthopedics, urology, podiatry, and expanded diagnostics. Grand Itasca believes that you and our community deserve to have access to these quality secondary services, close to home.

We also know that some of you will be impacted by Grand Itasca's being out-of-network and would encourage you to call the Grand Itasca Hotline at 218-999-1004 or visit the Blue Cross Transition Center that is located just inside our front doors. The failure to reach an agreement will impact BCBS Medicare patients in the following manners:

- If you are a BCBS member that has **a Senior Gold individual plan**, you **do not need to change providers. Your insurance benefits are not impacted** by Grand Itasca's and BCBS failure to reach an agreement.
- Medicare eligible persons that have an individual **BCBS VanatageBlue plan will need to use a network provider or they will be responsible for all Medicare deductibles, copays and ineligible charges unless it is an emergency.**
- Persons that have a **BCBS individual MedicareBlue PPO plan can still utilize Grand Itasca but may pay more for the services. Because Grand Itasca will be considered out-of-network, you may be responsible for as much as 40% of the cost or your care if you have the MedicareBlue Essential plan and 20% of the cost if you have the MedicareBlue Enhanced plan.**
- Because of contractual limitations with Medicare, **persons that are on any BCBS Medicare plan will not be eligible for charge adjustments** that were recently mentioned in the paper.
- If you have coverage through a **BCBS Medicare group plan, please check with your former employers benefit administrator to verify whether or not you can still use Grand Itasca as a provider.**

For those of you who **are impacted by Grand Itasca being out-of-network**, 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.**
- 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 have any other questions or concerns, please discuss them with one of our hotline representative. They can be reached at 218-999-1004. To speak with a transition staff member personally, stop by our BCBS Transition room that is located right inside the front doors at Grand Itasca.

Sincerely,

Grand Itasca Clinic and Hospital