

Quick Tips

How to Get the Most From Your UMP Benefits

The *UMP 2008 Certificate of Coverage (COC)* is **the** source of coverage rules for UMP, so we recommend that you review it carefully. This quick guide to UMP coverage may help you get started.

- **Use Network Providers.**

When you see a network provider, you will pay much less (10% coinsurance in most cases, after you've paid your deductible). Check our online provider directory on the UMP Web site or call Customer Service 1-800-762-6004 to find network providers.

- **Avoid Using Non-Network Providers.**

You can see non-network providers, but you will pay much more. The example in the table to the right gives you an idea of the large difference you might pay to non-network providers. Even if a network provider refers you to a non-network provider, claims will be paid at the non-network rate. For more information, see pages 3–4 of the enclosed COC.

The example at right assumes you've met your medical deductible.

- **Get Preventive Care Services Free When You See a Network Provider!**

Only the list of services shown on pages 30–35 of the COC are covered at 100%. If your provider orders tests or services in addition to what's listed, those services may be covered under the medical benefit and subject to the medical deductible.

	Network Provider	Non-Network Provider
Provider's Billed Charge	\$150	\$150
UMP Allowed Amount	\$100	\$100
Provider Discount	-\$50	0
What UMP Pays	\$90 (90% of \$100)	\$60 (60% of \$100)
What You Pay	\$10	\$90*

**You pay the \$40 coinsurance plus the \$50 over the allowed amount.*

- **Learn How the Medical Deductible Works.**

You pay the first \$200 per person (\$600 per family of three or more people) for medical services before UMP starts paying for most services. You pay your provider, not UMP. See "How Billing Works—Step by Step" on the reverse side for an example of how the deductible works. You don't have to pay the deductible for some services, such as routine vision and preventive care. See page 7 in the COC for complete information about the deductible.

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- **Learn How the Prescription Drug Deductible Works.**

For Tier 2 (preferred brand-name) and Tier 3 (nonpreferred brand-name) drugs, you pay the first \$100 for prescription drugs out of your pocket before UMP begins paying. You *don't* pay the deductible for Tier 1 (generic) drugs. See pages 39–40 in the COC.

- **Confirm That Hospital-Based Providers Are in the UMP Network.**

Physicians such as anesthesiologists and emergency room doctors may not be network providers, even if they work at a UMP network hospital. Check the hospital listings in our online provider directory or call UMP Customer Service before scheduling surgery to make sure your providers are in the UMP network.

- **Check Which Services Require Preauthorization**

See pages 48–49 of the COC for services that require prior approval (called preauthorization) by UMP.

- **Use Your UMP ID Card.**

Whenever you see a provider or fill a prescription, make sure you show your UMP ID card. Pharmacies need this information to charge you the right amount.

How Billing Works—Step by Step

With UMP, you pay for your health care visits after your provider sends you a bill, not at the time of service (the way it works with a managed care plan). Wait until you receive an Explanation of Benefits from UMP and your doctor's bill before paying your provider. Here's a step-by-step summary of what happens after you see a provider:

1 You see your doctor or other health care provider.



2 The provider sends a bill to UMP.

3 UMP reviews the bill and checks to see if you owe any amount toward your deductible.



4 UMP subtracts the deductible amount you owe (if any) from the provider's bill and pays our share of the amount remaining.

5 UMP sends the doctor a check for the amount UMP owes along with a statement showing how much UMP paid and how much you owe.

6 UMP sends you a similar statement called an Explanation of Benefits (EOB). Look for the box that says "Patient responsibility." That's how much you'll owe when your provider sends you a bill. Wait for your provider's bill before paying.



7 The provider sends you a bill in the mail for the amount that you owe.



8 You send payment to the provider.



Contact Us

UMP Customer Service 1-800-762-6004 • Web site www.ump.hca.wa.gov

(See the inside front cover of the Certificate of Coverage for more contact information)