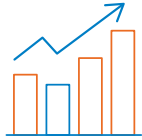


Top facts you should know about provider and payer negotiations



1

Healthcare providers and insurance companies are facing financial pressures due to a variety of reasons, including rising costs for specialty drugs, medical inflation and higher labor costs.



2

Sometimes doctors ask us for large rate increases. But higher payments to providers can result in increased costs for you and for employers.



3

Our goal in contract discussions is to strike a balance between providing doctors and hospitals with a fair contract while also ensuring our members have access to high-quality care that's as affordable as possible.



4

Contract negotiations occur regularly. They almost always result in mutual agreement.



5

As part of a national trend, more providers are going public with contract discussions as a negotiation tactic. For example, over the years, several upstate New York providers have alerted patients and media about contract negotiations with insurance companies.



6

If we don't reach an agreement, you can still see out-of-network doctors, but it may cost more. Also, you may receive certain care at the in-network rate for a period of time. Visit the FAQs at the bottom of [ExcellusBCBS.com/NetworkUpdates](https://www.ExcellusBCBS.com/NetworkUpdates) for more.



7

Emergency care at any hospital will always be in-network. If there's a medical emergency, emergency care at the closest hospital should always be the first step.



8

We are here to help. Contact the customer care number on the back of your member card or visit [ExcellusBCBS.com/NetworkUpdates](https://www.ExcellusBCBS.com/NetworkUpdates) for up-to-date information

To learn more about our efforts to keep care as accessible and affordable as possible, visit [ExcellusBCBS.com/Affordability](https://www.ExcellusBCBS.com/Affordability)