

AEM NO. 08-2024

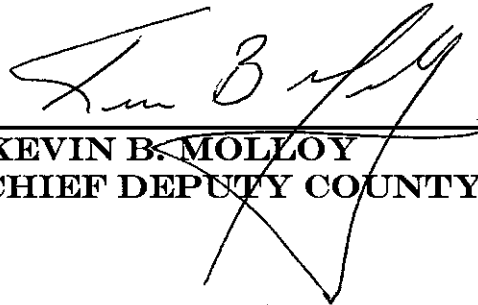
**OFFICE OF THE COUNTY EXECUTIVE
ALL-EMPLOYEES MEMORANDUM**

DATE: JUNE 21, 2024

EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)

IN NETWORK vs. OUT OF NETWORK PROVIDERS

Health benefits are an important part of your compensation package with the County. Choosing the best medical providers can be overwhelming, and the attached flyer provides information detailing the advantages of using an In-Network Provider vs. using an Out of Network Provider.



**KEVIN B. MOLLOY
CHIEF DEPUTY COUNTY EXECUTIVE**

**DISTRIBUTION:
ONE COPY PER EMPLOYEE**



SUFFOLK COUNTY EMHP

IN NETWORK VS OUT OF NETWORK PROVIDERS

An In-Network provider is a healthcare professional, facility or pharmacy that contracts with your health plan at pre-negotiated rates for care and covered health services.



IN-NETWORK PROVIDERS

PREDICTABLE COSTS:

Set co-pays for General Practitioners and Specialists, as well as free preventative care (as determined by federal guidelines).

LOWER COSTS:

Because of pre-negotiated rates, our Health Plans provide lower pricing to the member.

QUALITY CARE:

Health Plans establish a relationship with network providers, and ensure they are held to a certain quality.

SIMPLIFIED BILLING:

Processed quickly, with no surprise cost.

OUT-OF-NETWORK PROVIDERS

UNPREDICTABLE COSTS:

When using an Out-of-Network provider, be aware of costs such as your deductible and *Maximum Allowable Amount*.

POTENTIALLY HIGHER COSTS:

Without the safety of pre-determined rates, these providers can charge non-discounted rates.

COMPLICATED CLAIMS PROCESS:

Out of network claims often involve more paperwork that may lead to possible delays in reimbursement.

WHERE SHOULD I DIRECT QUESTIONS?

- Call the numbers on the back of your Health Plan ID card and ask to speak with a representative for a list of In-Network healthcare professionals.
- Contact the health care provider directly, and confirm they accept your insurance plan before making the appointment.
- For a listing of major medical and hospital providers, use the Sydney Health application to search the provider network.
Download to your Cell Phone → Log In → Navigate to Care → Find Care & Cost → Search for Specialty and/or Specific Doctor