



## Behavioral Health & Psychiatry, PA

*Specialists in Evaluation, Treatment, and Consultation Since 1965*

December 12, 2016

**RE: INDIVIDUAL HEALTH POLICIES FOR 2017**

Dear HRC Client,

This letter has important information about your mental health coverage at HRC Behavioral Health & Psychiatry if you have an **individual plan** purchased from the **Health Insurance Marketplace**. (If you have a group insurance plan through an employer, then this information does not apply to your benefits.)

2017 enrollment for the Health Insurance Marketplace is open now from November 1, 2016 – January 31, 2017 (healthcare.gov). Patients will need to enroll in a plan and pay their first month's premium by December 15, 2016 to avoid any lapse in coverage. If current ACA plan subscribers do not select an ACA plan during open enrollment, CMS will either auto-renew your existing BCBSNC Blue Value plan or auto-assign members to a Blue Cross or Cigna plan for 2017.

There are two insurance companies who offer individual policies in North Carolina on the Marketplace in 2017. The companies are: Blue Cross Blue Shield of NC and Cigna.

**In-network access** to some\* HRC providers are included in the following plans available on *healthcare.gov*:

- **Blue Cross Blue Shield of North Carolina – BlueValue plans** (available in Bronze, Silver, Gold, and Platinum levels) [Most HRC clinicians are in-network for BlueValue plans]. As with all insurance plan purchases, we encourage our clients to call BCBS to inquire specifically about their Mental Health benefits (for the selected BlueValue plan) to ensure these benefits are paid for by BCBS. In some instances, these benefits may be paid for by a third party insurer where HRC providers would be **out-of network** for these benefits.
- **Cigna** [Most HRC providers are **not** in-network for this plan]

*(\*HRC Providers make individual decisions regarding panel participation as such providers can be on all, some, or none of the above network panels).*

**All** HRC providers at the present time are “**out-of-network**” for the following plans on the Marketplace, which **would result in significantly higher out-of-pocket costs to you to receive services at HRC**:

- Blue Cross Blue Shield of North Carolina – ***BlueLocal*** plans use a narrow network of Duke and Wake Med providers.

If you have already signed up for a plan that does not have your provider(s) at HRC “in-network”, **you have until January 31, 2017 to change your plan to a Blue Cross Blue Shield *BlueValue* plan or (for some HRC providers) a Cigna plan** at the level that best suits your needs.

We hope that this information will assist you in selecting the coverage that is best for you. If you have any questions, please contact HRC at 919-929-1227.

Sincerely,  
Charles Cooper PhD  
Executive Director, HR

100 Europa Drive, Suite. 260  
Chapel Hill, NC 27517  
(919) 929-1227; Fax (919) 968-2575

4201 Lake Boone Trail, Suite. 201  
Raleigh, NC 27607  
(919) 785-0384; Fax (919) 785-0038

[www.hrc-pa.com](http://www.hrc-pa.com)