



## **Frequently Asked Questions about Current Medical Network Negotiations**

Jan. 11, 2024

### **Is Covenant Health System in East Tennessee leaving the Cigna networks in 2024?**

Cigna and Covenant Health System are currently in negotiations. If Cigna and Covenant cannot reach an agreement, Covenant hospitals and their affiliated medical groups will leave the Cigna LocalPlus and Cigna OAP networks effective March 1, 2024.

### **Where can I find more information about potential network changes for the 2024 plan year?**

Visit the carrier information page on the Partners for Health website at [www.tn.gov/partnersforhealth/health-options/carrier-network](http://www.tn.gov/partnersforhealth/health-options/carrier-network). The carrier information page includes links to a [Network Update Page](#) and an [All-Network Hospital List](#) with a special notice about potential network changes.

### **Can I change my medical plan elections for the 2024 plan year?**

Employees may revise their medical plan elections during their Annual Enrollment period or if the provisions for a special qualifying event are satisfied.

A provider leaving a network is not a special qualifying event that would permit enrollment changes.

### **How likely is it that the potential network changes will occur?**

Negotiations can go either way, and Benefits Administration cannot predict the outcome.

### **Can Benefits Administration compel the carriers and/or health systems and other providers to resolve negotiations?**

No. Negotiations are between the carriers and health systems and other providers. BA cannot direct those negotiations and does not interfere in the negotiations.

### **Why do PDF directories and the Cigna online search features still show the Covenant facilities in the Cigna networks?**

PDF directories and online searches won't show facilities as out of network unless terminations are finalized.

**I called Cigna, and they say Covenant facilities are still in my network. Are they wrong?** No. Covenant Health System facilities and affiliated providers are currently in the Cigna networks. The information we've shared concerns the possibility that those providers might be leaving those networks in 2024.

### **Is a network change a special qualifying event?**

No.

### **What if my preferred hospitals and/or providers are in the Covenant health systems, and may leave the network I chose?**

You should carefully consider your options. The benefit level for emergency room services is the same whether you go to an in-network or out-of-network hospital. For other services, you can continue to receive care from your preferred hospitals and/or providers and access your out-of-network benefits if your preferred providers do leave your network, or you can't visit other in-network providers to receive in-network benefits.

**Where can I find something that shows me how the networks might change if negotiations between Cigna and Covenant fail?**

Please see the charts below which shows how networks will be impacted if an agreement is not reached. You can also view an All Networks Hospital List on the Partners for Health carrier information page at [www.tn.gov/partnersforhealth/health-options/carrier-network](http://www.tn.gov/partnersforhealth/health-options/carrier-network).

Health Systems and Hospitals		Medical Network Impact			
Covenant Health System:		BCBS Network S	BCBS Network P	Cigna LocalPlus	Cigna Open Access Plus
1	<b>Claiborne Medical Center,</b> Tazewell	In	In	Out Effective 3/1/24	Out Effective 3/1/24
2	<b>Cumberland Medical Center,</b> Crossville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
3	<b>Fort Loudoun Medical Center,</b> Lenoir City	In	In	Out Effective 3/1/24	Out Effective 3/1/24
4	<b>Fort Sanders Regional Medical Center,</b> Knoxville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
5	<b>LeConte Medical Center,</b> Sevierville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
6	<b>Methodist Medical Center,</b> Oak Ridge	In	In	Out Effective 3/1/24	Out Effective 3/1/24
7	<b>Morristown-Hamblen Healthcare System,</b> Morristown	In	In	Out Effective 3/1/24	Out Effective 3/1/24
8	<b>Parkwest Medical Center,</b> Knoxville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
9	<b>Roane Medical Center,</b> Harriman	In	In	Out Effective 3/1/24	Out Effective 3/1/24

**What if the hospitals closest to me aren't in the network I've chosen?**

If you have an emergency and receive care at the hospital closest to you, emergency services will be covered at the in-network level, even if the hospital is not in your network. If you visit an out-of-network hospital for non-emergency care, charges for eligible expenses will be subject to out-of-network benefits.

**Will I get a notice if Covenant hospitals and providers leave the Cigna network?**

Cigna will send a letter to members who have visited a Covenant Health System provider in the past six months. The letter will explain how the termination affects insurance coverage and what members can do, including how to request a continuity of care exception based on medical needs.