



Frequently Asked Questions about Current Medical Network Negotiations

Oct. 20, 2023

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.

Is Maury Regional Health System in Middle Tennessee leaving the Blue Cross Blue Shield of Tennessee networks in 2024?

BCBST and Maury Regional Health System are currently in negotiations. If they cannot reach an agreement, Maury Regional Health System hospitals and affiliated providers will leave BCBS Network S and BCBS Network P effective Feb. 1, 2024.

Is Ballad Health in East Tennessee leaving the Blue Cross Blue Shield of Tennessee networks in 2024?

BCBST and Ballad Health are currently in negotiations. If they cannot reach an agreement, Ballad Health hospitals and affiliated providers will leave BCBS Network S and BCBS Network P effective Jan. 1, 2024.

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

Visit the carrier network updates page for up to date information at <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>. Also visit the carrier information page on the Partners for Health website at <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>. The carrier information page includes links to 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 at any time during their Annual Enrollment period.

While a provider leaving a network is not a special qualifying event that would permit enrollment changes, employees are given a one-time opportunity to revise their benefit

elections after the close of their Annual Enrollment period prior to Dec. 1 at 4:30 p.m. CT. See Section 2.07 (E) of the Medical Plan Documents on the Partners for Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>.

Employees wishing to change their medical plan elections after their Annual Enrollment period has ended will need to do the following:

- Submit an updated [Enrollment Change Application](#) before the deadline of Dec. 1 at 4:30 p.m. CT.
- Check the "Annual Enrollment Revision" box in upper right corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
- Submit the Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload it in Zendesk.
- Use "AE Revision" as the subject of the email if choosing this method to submit.
- No formal written appeal is required.

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.

Why do PDF directories and the BCBS online search features still show the Maury Regional Health system in the BCBS networks?

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

Why do PDF directories and the BCBS online search features still show the Ballard Health system in the BCBS networks?

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

I called my carrier, and they say the facilities are still in my network. Are they wrong?

No. Covenant Health System, Maury Regional Health System and Ballard Health are currently in the BCBS and Cigna networks. The information we've shared concerns the possibility that those providers might be leaving one network or the other in 2024.

If I change my medical elections with the expectation of access to specific hospitals or other providers, can I change again if other network changes occur?

Only if you submit a request to Benefits Administration to revise your medical elections by 4:30 p.m. CT on Dec. 1 of the current plan year. After that, you won't be able to make changes unless you have a special qualifying event.

Is a network change a special qualifying event?

No.

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

You should carefully consider your options. You can stay with the network you've chosen and access your out-of-network benefits if your preferred providers do leave your network, or you can request to revise your carrier and network election during Annual Enrollment or by the Dec. 1, 2023 deadline.

Won't I have to pay more if I change carriers and networks?

Not necessarily. The premiums for BCBS Network S and Cigna LocalPlus are the same, so if you move between those two networks your premium will stay the same. The same is true for moving between BCBS Network P and Cigna Open Access Plus because the premiums for those are the same. Requesting other changes could cost you more. You can compare premium costs for the different networks by visiting the Partners for Health website premiums page at <https://www.tn.gov/partnersforhealth/insurance-premiums.html>.

Where can I find something that shows me how the networks might change if negotiations between the carriers and the health systems fail?

Please see the charts below, which list the Covenant Health, Maury Regional and Ballad Health facilities and shows how networks will be impacted if agreements are not reached. You can also view an All Networks Hospital List on the Partners for Health carrier information page at <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>.

Health Systems and Hospitals		Medical Network Impact			
Covenant Health System:		BCBS Network S	BCBS Network P	Cigna LocalPlus	Cigna Open Access Plus
1	Claiborne Medical Center, Tazewell	In	In	Out Effective 3/1/24	Out Effective 3/1/24
2	Cumberland Medical Center, Crossville	In	In	Out Effective 3/1/24	Out Effective 3/1/24

3	Fort Loudoun Medical Center, Lenoir City	In	In	Out Effective 3/1/24	Out Effective 3/1/24
4	Fort Sanders Regional Medical Center, Knoxville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
5	LeConte Medical Center, Sevierville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
6	Methodist Medical Center, Oak Ridge	In	In	Out Effective 3/1/24	Out Effective 3/1/24
7	Morristown-Hamblen Healthcare System, Morristown	In	In	Out Effective 3/1/24	Out Effective 3/1/24
8	Parkwest Medical Center, Knoxville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
9	Roane Medical Center, Harriman	In	In	Out Effective 3/1/24	Out Effective 3/1/24
Ballad Health System:		BCBS Network S	BCBS Network P	Cigna LocalPlus	Cigna Open Access Plus
1	Bristol Regional Medical Center, Bristol	Out Effective 1/1/24	Out Effective 1/1/24	In	In
2	Franklin Woods Community Hospital, Johnson City	Out Effective 1/1/24	Out Effective 1/1/24	In	In
3	Greeneville Community Hospital, Greeneville	Out Effective 1/1/24	Out Effective 1/1/24	In	In
4	Hancock County Hospital Center, Sneedville	Out Effective 1/1/24	Out Effective 1/1/24	In	In
5	Hawkins County Memorial Hospital, Rogersville	Out Effective 1/1/24	Out Effective 1/1/24	In	In
6	Holston Valley Medical Center, Kingsport	Out Effective 1/1/24	Out Effective 1/1/24	In	In
7	Indian Path Community Hospital, Kingsport	Out Effective 1/1/24	Out Effective 1/1/24	In	In
8	Johnson City Medical Center Hospital, Johnson City	Out Effective 1/1/24	Out Effective 1/1/24	In	In
9	Johnson County Community Hospital, Mountain City	Out Effective 1/1/24	Out Effective 1/1/24	In	In
10	Sycamore Shoals Hospital, Elizabethton	Out Effective 1/1/24	Out Effective 1/1/24	In	In

11	Unicoi County Hospital, Erwin	Out Effective 1/1/24	Out Effective 1/1/24	In	In
Maury Regional Health System:		BCBS Network S	BCBS Network P	Cigna LocalPlus	Cigna Open Access Plus
1	Marshall Medical Center, Lewisburg	Out Effective 2/1/24	Out Effective 2/1/24	In	In
2	Maury Regional Medical Center, Columbia	Out Effective 2/1/24	Out Effective 2/1/24	In	In

Should I wait to see if agreements are reached by December 1?

We do not advise waiting because contract negotiations can continue up to the deadline. For the Ballad Health facilities, this means we might not know the outcome of the negotiations until Dec. 31, and you will have missed the deadline for making revisions. Likewise, for the Covenant Health and Maury Regional facilities, this means we might not know the outcome of negotiations until we are into the first quarter of 2024, and you will have missed the opportunity to make revisions.

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 BA send something about these potential changes directly to employees?

An email communication will be sent to employees and retirees for whom we have accurate email addresses.

How can I revise my medical plan elections for the 2024 plan year?

Employees may revise their medical plan elections at any time during their Annual Enrollment period. Once their Annual Enrollment period has ended, employees are given a one-time opportunity to revise their medical benefit elections after the close of their Annual Enrollment prior to Dec. 1 at 4:30 p.m. CT. See Section 2.07 (E) of the Medical Plan Documents on the Partners for Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>.

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