



What **Health Care Providers** need to know about Private Fee-for-Service plans

Geisinger Gold Open¹ is a Medicare Advantage private fee-for-service (PFFS) plan authorized by the Centers for Medicare & Medicaid Services (CMS). A PFFS plan is different than an HMO, PPO or Medicare supplement plan.

A beneficiary who enrolls in a Medicare Advantage PFFS plan is free to use any provider willing to treat the enrollee and accept our plan's terms and conditions of payment. You can view our terms and conditions of payment by visiting our Web site at thehealthplan.com, and if you have questions, then you can call us at (800) 498-9731. Enrollees must inform you, before obtaining services from you, that they have purchased Geisinger Gold Open for their Medicare coverage. This gives you the right to choose to accept Geisinger Gold Open enrollees. You have a right to make that choice each time service is needed by a Geisinger Gold Open enrollee. You do not have to sign a contract to see Geisinger Gold Open enrollees.

If you decide to accept Geisinger Gold Open terms and conditions of payment

Your agreement to our plan's terms and conditions of payment is inherent in your decision to treat a Geisinger Gold Open enrollee. If you decide to treat a Geisinger Gold Open enrollee, you will be subject to our plan's terms and conditions of payment and must bill Geisinger Gold Open for covered services. However, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat Geisinger Gold Open enrollees. You may learn our terms and conditions of payment and other information about our plan on our Web site thehealthplan.com or by calling us at (800) 498-9731.

If you decide not to accept Geisinger Gold Open terms and conditions of payment

If you decide not to treat a Geisinger Gold Open enrollee, you should not provide services to the enrollee, except for emergencies.

If you choose to provide services, then you have by default agreed to our terms and conditions of payment and you must bill Geisinger Gold Open for covered health care services. You must collect from the enrollee only the appropriate Geisinger Gold Open copays or coinsurance at the time of service. You may at any time, on a patient-by-patient and visit-by-visit basis, decide that you do not want to treat a Geisinger Gold Open enrollee.

We will follow CMS requirements for timely payment of claims. You may learn our billing requirements on our Web site at thehealthplan.com or by calling us at (800) 498-9731.

For more information about PFFS plans see Provider Qs & As at CMS's Web site <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about Geisinger Gold Open, please call our Gold Customer Service Department at (800) 498-9731.

¹Geisinger Health Plan Gold Open is a Medicare Advantage Plan offered by Geisinger Indemnity Insurance Company.



What **People on Medicare** need to know about Private Fee-for-Service plans

Geisinger Gold Open¹ is a Medicare Advantage private fee-for-service (PFFS) plan authorized by the Centers for Medicare & Medicaid Services (CMS). A PFFS plan is different than Original Medicare or an HMO, PPO, or Medicare supplement plan.

Geisinger Gold Open gives you the ability to choose your health care provider. However not all providers may accept this plan, even Medicare providers may not accept this plan. If you choose this plan, it is very important that all the providers you choose know, before providing services to you, that you have Geisinger Gold Open coverage in place of Medicare. This gives your provider the right to choose whether or not to accept Geisinger Gold Open terms and conditions of payment for treating you. Providers have the right to decide if they will accept Geisinger Gold Open each time they see you. This is why you must show your Geisinger Gold Open ID card every time you visit a health care provider.

If your provider agrees to Geisinger Gold Open terms and conditions of payment

If your provider decides to accept the Geisinger Gold Open plan, they must follow our plan's terms and conditions for payment. They must thereafter bill Geisinger Gold Open for those services. However, providers have the right to decide if they will accept Geisinger Gold Open each time they see you.

If your provider does not agree to Geisinger Gold Open terms and conditions of payment

A provider may decide not to accept Geisinger Gold Open's terms and conditions of payment. If this happens, you will need to find another provider that will. You may contact us at (800) 498-9731 for assistance locating another provider in your area willing to accept our plan's terms and conditions of payment.

What happens if a provider declines to accept Geisinger Gold Open's terms and conditions of payment?

1. They should not provide services to you except for emergencies.
2. If they choose to provider services, they may not bill you. They must bill Geisinger Gold Open for your covered health care services. You must pay the appropriate copays or coinsurance at the time of service

For more information about PFFS plans see Beneficiary Qs & As at CMS's Web site <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about Geisinger Gold Open, please call our Gold Customer Service Department at (800) 498-9731.

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