

Empire BlueCross BlueShield's negotiations with Westchester Medical Center Health Network

Empire BlueCross BlueShield is currently in negotiations with Westchester Medical Center Health Network* ("Westchester Medical Center, Mid-Hudson Regional Hospital of Westchester and Bon Secours Charity Health System") for a new multiyear agreement. It is our sincere desire to reach an agreement with Westchester Medical Center Health Network on reasonable terms so they can remain in network with Empire. We are working to reach an agreement that would protect affordability for our consumers, provide expanded flexibility and network options, and keep Westchester Medical Center Health Network in our network beyond May 31, 2019.

Our number one priority during these negotiations is to protect consumers' access to healthcare that is affordable and meets their specific needs. Empire cares about the value of the healthcare coverage our members and their families receive. We also believe hospitals and doctors should be compensated fairly, and this is reflected in the terms we offer to providers to participate in our networks. We are seeking a contract that will allow our members continued in-network access to Westchester Medical Center Health Network.

Should we not reach an agreement with Westchester Medical Center Health Network by May 31, 2019, Empire will continue to have nationally recognized, high-quality healthcare alternatives for our members.

Frequently asked questions (FAQ) during the negotiations

Q: How can I stay up-to-date on Westchester Medical Center Health Network's status?

A: For the most up-to-date information refer back to this site at www.empireblue.com/westchester-medical-bon-secours beginning April 15, 2019 or call the Member Services number on your Empire BlueCross BlueShield member ID card.

Q: What are the issues being discussed between Empire and Westchester Medical Center Health Network during these negotiations?

A: Contract discussions are a standard, normal and routine part of what we do. Our number one priority during these negotiations is to ensure consumers have access to healthcare that is affordable and flexible. We continue our efforts to try and reach an agreement that would protect affordability and flexibility for our consumers and keep Westchester Medical Center Health Network in our network beyond May 31, 2019.

Q: When does the contract with Westchester Medical Center Health Network end? What does this mean to me?

A: The current contract between Empire and Westchester Medical Center Health Network will end on May 31, 2019. Should we not reach an agreement by then, as of June 1, 2019, Westchester Medical Center Health Network would no longer be an in-network provider with Empire. In addition, some doctors who only admit to Westchester Medical Center Health Network and do not have admitting privileges at another in-network hospital may also be impacted. Except for any transitional care services subject to certain conditions, below, this means any claims for services received from Westchester Medical Center Health Network on or after June 1, 2019, will be considered out-of-network.

Q: What facilities and practices would be affected by this termination?

A: Westchester Medical Center Health Network consists of the following facilities:

- Westchester Medical Center
- Mid-Hudson Regional Hospital of Westchester
- Bon Secours – Good Samaritan Hospital
- Bon Secours – Mercy Community Hospital
- Bon Secours – St. Anthony’s Hospital

Q: What do I need to do?

A: You don’t need to do anything unless you:

- Are under treatment with a Westchester Medical Center Health Network facility after June 1, 2019;
- Are scheduled for treatment with any Westchester Medical Center Health Network after June 1, 2019;
- Have questions about your coverage, or need help accessing services in Empire’s networks.

If any of these situations apply to you, please call the Member Services number on your Empire member ID card.

Q: I want to avoid out-of-network charges. Who else can I see for care? What are the alternative in-network care providers available to me?

A: Empire offers a broad network of choices in healthcare. For a complete list of care providers, use Find a Doctor online or call the Member Services number on your Empire member ID card.

Below is a suggested list of potential alternative facilities:

Facility	Location
Benedictine Hospital	Kingston, NY
Calvary Hospital	Bronx, NY
Catskill Regional Medical Center – Harris	Harris, NY
Ellenville Regional Hospital	Ellenville, NY
Elmhurst Hospital	Elmhurst, NY
Englewood Hospital and Medical Center	Englewood, NJ
Flushing Hospital Med Center	Flushing, NY
Glen Cove Hospital	Glen Cove, NY
Harlem Hospital	New York, NY
Henry J Carter Specialty Hospital and Nursing Facility	New York, NY
Jacobi Medical Center	Bronx, NY
Kingston Hospital	Kingston, NY
Lenox Hill Hospital	New York, NY
Lincoln Hospital	Bronx, NY
Margaretville Hospital	Margaretville, NY
Memorial Sloan Kettering	New York, NY
Metropolitan Hospital	New York, NY
Montefiore Medical Center	Bronx, NY
Montefiore Medical Center - Westchester Square	Bronx, NY
New York Presbyterian	New York, NY
NY Presbyterian - Lawrence Hospital	Bronxville, NY
Newark Beth Israel Medical Center	Newark, NJ
North Central Bronx	Bronx, NY
North Shore University Hospital	Manhasset, NY
NY Presbyterian - Queens	Flushing, NY
NYU Winthrop	Mineola, NY
Presbyterian Allen Hospital	New York, NY
St. Barnabas Hospital	Bronx, NY
St. Francis Hospital	Roslyn, NY
St. Joseph's Hospital and Medical Center	Paterson NJ
St. Mary's Hospital	Passaic, NJ
Syosset Hospital - North Shore University	Syosset, NY
The Stamford Hospital	Stamford, CT
Vassar Brothers Medical Center	Poughkeepsie, NY

Q: Would Westchester Medical Center Health Network doctors be affected, too?

A: Some doctors who only admit to Westchester Medical Center Health Network and do not have admitting privileges at another in-network hospital may also be impacted. You'll face higher out-of-pocket costs when receiving services from an out-of-network doctor or at an out-of-network facility. To check if a doctor or hospital is part of your plan's network, log in to Empire.com, or call the Member Services number on your Empire ID card.

Q: What products/plans are affected by these negotiations?

A: All of the Empire networks that are currently contracted with Westchester Medical Center Health Network are affected, including the networks for our commercial lines of business (including HMO, PPO, individual, small group, large group, State of New York, City of New York), Medicare Advantage*, Federal Employee Program, and National Accounts.

- As of June 1, 2019, if you choose to see an out-of-network provider, you will have to pay much higher costs. And, the care provider can bill you if there is a difference between what we reimburse them for your claim and the amount they charge you.
- **Medicare Advantage HMO***: A dedicated Medicare customer service team is available. Please call the number on the member's ID card.

* Medicare Advantage applies only to Bon Secours Charity Health System

Q: Will I be covered for emergency care services at Westchester Medical Center Health Network?

A: In an emergency, you should always go to the nearest emergency room. Emergency Services, including those received from Westchester Medical Center Health Network, will continue to be covered according to your benefit contract and governing state and federal laws. You may be responsible for charges over your plan allowance based on the terms of your benefits.

Q: What happens if I am an inpatient at Westchester Medical Center Health Network at the time the contract ends?

A: If you're an inpatient on June 1, 2019 and your inpatient start date is prior to June 1, 2019, then you may be able to continue to receive services at Westchester Medical Center Health Network under the terms of your benefit plan for up to 90 days. However, Westchester Medical Center Health Network must agree to continue to accept the terms of the most recent agreement between the parties, including accepting the applicable reimbursement rates, and adhering to Empire's policies and procedures.

Q: What if I am pregnant, can I receive maternity care services at Westchester Medical Center and Mid-Hudson Regional Hospital of Westchester?

A: Yes. If you are in your second or third trimester of pregnancy as of June 1, 2019, you will be able to continue receiving care under the terms of your benefit plan through the delivery of your child and postpartum care directly related to the delivery. Maternity care services provided by Westchester Medical Center and Mid-Hudson Regional Hospital of Westchester during this period are subject to Westchester Medical Center and Mid-Hudson Regional Hospital of Westchester agreeing to continue to accept the

terms of the most recent agreement between the parties, including accepting the applicable reimbursement rates, and adhering to Empire's policies and procedures.