

CARPENTERS SOUTHWEST ADMINISTRATIVE CORPORATION

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### **Frequently Asked Questions About the Change to Independence Administrators**

#### I received insurance cards from Independence Administrators. Why?

You received new insurance cards from Independence Administrators in the mail because you are an Active or Bronze Medical PPO Plan participant.

Independence Administrators replaced Anthem as the Claims Administrator for the Southwest Carpenters Medical PPO Plans as of January 1, 2023. The Claims Administrator reviews and processes medical claims for you and your dependents on behalf of the Health & Welfare Trust.

You must use these new cards when you go to the doctor or hospital after January 1, 2023. Your regular medical providers will also need to see your new card to update their records and to know where to submit their claims.

Plan benefits and your list of in-network providers have not changed. Like Anthem, Independence Administrators is using the Blue Cross provider network.

Only the Claims Administrator has changed, not your benefits under the plan.

# I went to the doctor with my Anthem Card and they said I don't have insurance. What happened?

Independence Administrators replaced Anthem as the Claims Administrator for the Southwest Carpenters Medical PPO Plans as of January 1, 2023. New ID cards from Independence Administrators were mailed to your address in December 2022. You must use these new cards when you go to the Doctor or Hospital after January 1, 2023.

If you are eligible under the Active Medical PPO Plan or the Bronze Medical PPO Plan, your Plan benefits and your list of in-network providers have not changed. Like Anthem, Independence Administrators is using the Blue Cross provider network. Therefore, you should still be able to continue to see your same medical provider.

Only the Claims Administrator has changed, not your benefits.

#### I have not received a new insurance card. How do I get a new card?

There are a few ways you can get a new copy of your insurance card.

- 1) Contact Independence Administrators at 800-242-3330 and request a new card directly from them.
- Go to <u>myibxtpabenefits.com</u> or download the myIBXTPABenefits app, register and log in to the Independence Administrators portal. Once logged in you can request a new card for each of your covered family members by mail, email and/or fax.

3) Contact the CSAC Administrative Office at 213-386-8590. Our Call Center and Eligibility Representatives at CSAC are able to request a new card for you and confirm your eligibility and mailing address.

#### My doctor's office says they don't take Independence. Do I have to switch doctors?

Independence Administrators has a growing footprint around the country, but your doctor's office may not recognize the name. Don't worry. If your doctor was an in-network provider under Anthem, they should be an in-network provider under Independence. Both Anthem and Independence use the same BlueCard provider network through Blue Cross and Blue Shield. <u>Tell your doctor to search under Blue Cross with your new member number from your Independence medical ID card. This usually resolves the issue.</u>

# I have claims for medical treatment in 2022 that have not been paid by Anthem yet. Do the claims need to be sent to Independence Administrators now that we have changed?

No, Independence Administrators will only process claims for services that are provided after January 1, 2023. Anthem will continue to process claims for any services that took place in 2022. If you have not received an Explanation of Benefits (EOB) for a date of service in 2022, or if Anthem has pended a claim for more information, contact Anthem for assistance at 833-224-6930.

## What if I had a procedure or treatment that was approved by Anthem prior to January 1,2023, but the procedure or treatment isn't scheduled until on or after January 1, 2023?

A list of participants with pre-certified procedures and/or treatments was be provided by Anthem to Independence Administrators as part of the transition as of January 1, 2023. You should not need to obtain a new precertification or approval if you received approval from Anthem. If you have any questions about your approval, contact Independence Administrators at 833-242-3330.

# What if I wish to file an appeal for a medical procedure or service in 2022 that was denied by Anthem?

Appeals for services or treatment received in 2022 that were denied by Anthem can be submitted through Anthem even after January 1, 2023. Anthem will continue to handle claims and first level appeals for services received in 2022.

#### What about my prescription drugs?

Express Scripts remains the Pharmacy Benefit Manager for the Southwest Carpenters Medical PPO Plans. There is no change. If you do not have a card from Express Scripts, go to express-scripts.com or download the Express Scripts app to register or log in and request a copy of your card. You can even add your card to your Apple Wallet, if you use that. If you visit an Express Scripts pharmacy, like CVS, they will be able to locate you with your

- If you visit an Express Scripts pharmacy, like CVS, they will be able to locate you with your identification and the following codes:
  - Group Code: SWCHWRX
  - BIN: 610014