More about Open Access Plus (OAP)

If you have been keeping up with the last few articles in *The Postal Record*, you know that I have been focusing on a very important topic, the Open Access Plus, or OAP, network. We have discussed several areas that include, but are not limited to, the same great benefits with greater savings, new ID cards and new directories. However, with the help of our customer service team, I do realize that many more questions and concerns have been arising.

As a result, I would like once again to take this opportunity to share some frequently asked questions that we have received and try to help each of you understand this transition.

What is the OAP?

OAP stands for Open Access Plus, a CIGNA network. This network replaces the CIGNA HealthCare PPO Shared Administration network and currently has 6,860 general acute care hospitals, 13,544 facilities and 1,587,398 specialists and primary care physicians.

I have Medicare as my primary coverage. How does the change affect me?

When you have Medicare as your primary payor, you are not required to use in-network providers and the network change will not affect you. You will not have to change physicians.

How do I find out if my doctor is in the OAP network?

There are two ways to locate a provider:

- You can call the provider locator line at 877-220-NALC (6252). When you call, please let them know that you are looking for a physician in the OAP network.
- You can search for an OAP provider online by following these steps:
  - Go to nalc.org/depart/hbp.
  - Click on the "Network Providers" tab.
  - Click on the "CIGNA" tab.
  - Click on "OAP Network Provider Directory (effective 07/1/11)."

Once you have gotten to the OAP online directory, here are some tips you can use:

- When searching for a physician, the type will always default to "Family Doctor/Primary Care Physician."
- If you do not find your doctor listed under that specific cation, change the physician type to "Specialist" and search again.
- There are search tips to the right of the type of physician. Click there to help you in your search for a doctor.

You also can search for hospitals, urgent care facilities, labs and other specialty facilities.

What if my doctor is not in the OAP network directory?

That may mean your doctor does not participate in the OAP network. Not all doctors in the PPO network are in the OAP network; however, you can nominate your doctor to become part of the network. To do this, go to nalc.org/depart/hbp and select "CIGNA Provider Nomination Form" on the left-hand side. Download the form, complete it and send it to: NALC Health Benefit Plan, 20547 Waverly Court, Ashburn, VA 20149.

We will contact CIGNA with your request. You will be notified when the nomination is complete. The nomination process may take up to six months from the time CIGNA receives the necessary information from the provider to complete the process. During this time, you may want to find a doctor who participates in the OAP network. To find a participating doctor, you can visit the OAP Network Provider Directory on the NALC Health Benefit Plan website or call the provider locator line at the number above.

Can a doctor or hospital be in both the OAP and the PPO networks?

Yes, the majority of doctors and hospitals are contracted with both the OAP and the PPO. Which negotiated rate the physician receives depends on which card you present. That is why it is important to begin using your OAP card on July 1.

What if my family physician/primary care physician is in the PPO network but not the OAP?

You may continue seeing your physician, but the claims will be paid at the non-PPO benefit. Your best benefit with the lowest out-of-pocket is to find a new physician in the OAP network. Whenever you use the services of an OAP provider, the services are billed at a negotiated rate with increased savings, and the member is not billed the difference between the charge and the negotiated rate.

If you have additional questions, please don't hesitate to contact the Plan at 888-636-NALC (6252). ✉