

# WFSI Healthcare FAQ

*In regards to some of the recent GPA insurance concerns, the following responses answer frequently asked questions about our healthcare plan.*

## ***What is my financial responsibility?***

The GPA insurance plan is structured in a way in which your medical liability is \$2,600 for an individual or \$5,200 for family coverage for healthcare costs per year. This cost is your deductible. Knowing this amount can help you budget for your health needs and can be a factor in determining how much money you contribute to a Health Savings Account on an annual basis.

## ***Why am I being charged more than \$2,600?***

On top of your deductible, there is a \$2,600 maximum out-of-pocket associated with our GPA plan. HOWEVER, you can only be held liable for these charges through one of the following ways:

- You choose to continue seeing an out-of-network provider.
  - You can find in-network providers here: [multiplan.com](http://multiplan.com)

**OR**

- You or your doctor fail to pre-authorize a procedure.
  - You can do so by calling: **800-843-6705**



If you fail to get pre-authorization or continue to see an out-of-network provider, you will be liable for 20% of the associated charges up to the maximum out-of-pocket of \$2,600 for an individual or \$5,200 for a family.

## ***What if my balanced bill negotiations through ELAP “fail”?***

ELAP assures us that should you get into a situation where your facility has billed you and simply will not negotiate with your assigned ELAP attorney any longer, your case will be escalated and handed over to a senior attorney. The case or lawsuit will then be settled in 1 of 3 ways:



- ELAP wins the lawsuit -> NO ONE PAYS
- ELAP loses the lawsuit -> ELAP PAYS
- The hospital or facility and ELAP settle the lawsuit -> ELAP PAYS

**\*Please note that in any circumstance, you will not be liable for the amount of a balanced bill once it is in ELAP’s hands. In addition, it is ELAP’s responsibility to ensure the bill does not damage your credit.**

Please contact Beth Krause at (913)345-2120 ext. 153 or at [BKrause@wilbert.com](mailto:BKrause@wilbert.com) with questions or concerns