

What is Continuity of Care?

With Continuity of Care under the No Surprises Act, you may be able to receive services at in-network coverage levels for specified medical conditions when your health care provider's network contract as a participating provider is terminated^[1]. This care is for a maximum period of 90 days. You must apply for Continuity of Care within 30 days from the date on your provider termination notice.

How does Continuity of Care Work?

- Patients who are considered to be a "continuing care patient", are defined as follows:
 - Undergoing a course of treatment or surgery for a serious and complex condition^[2] from the provider or facility;
 - Undergoing a course of institutional or inpatient care from the provider or facility;
 - Scheduled to undergo a non-elective surgery from the provider, including receipt of postoperative care from such provider or facility with respect to such a surgery;
 - Pregnant and undergoing a course of treatment for the pregnancy from the provider or facility; or
 - is or was determined to be terminally ill and is receiving treatment for such illness from such provider or facility.

- If the request is approved for the conditions:
 - You will receive the in-network level of coverage for treatment of the specific condition by the health care provider for a defined period of time, as determined by Blue Cross Blue Shield of Wyoming (BCBSWY).
 - If your plan includes out-of-network coverage and you choose to continue care out-of-network beyond the time frame approved by BCBSWY, you must follow your plan's out-of-network provisions. This includes any prior authorization requirements.
 - Continuity of Care applies only to the treatment of the condition specified and the health care provider identified on the request form. All other conditions must be cared for by an in-network health care provider for you to receive in-network coverage.
- The availability of Continuity of Care:
 - Does not guarantee that a treatment is medically necessary.
 - Does not constitute prior authorization of medical services to be provided.
- Depending on the actual request, a medical necessity determination and formal prior authorization may still be required for a service to be covered.

Examples of conditions that do not qualify for Continuity of Care include, but are not limited to:

- Routine exams, vaccinations and health assessments.
- Standard care for chronic conditions such as diabetes, arthritis, allergies, asthma, hypertension and glaucoma.
- Acute minor illnesses such as colds, sore throats and ear infections.
- Elective scheduled surgeries such as removal of lesions, bunionectomy, and hernia repair.

If I am approved for Continuity of Care for one illness, can I receive in-network coverage for a non-related condition?

In-network coverage levels provided as part of Continuity of Care are for the specific illness or condition only and cannot be applied to another illness or condition. You need to

complete a Continuity of Care request form for each unrelated illness or condition. You need to complete this form no later than 30 days from the date on your provider termination notice.

Can I apply for Continuity of Care if I am not currently in treatment or seeing a health care provider?

You must already be in treatment for the condition that is noted on the Continuity of Care request form.

How do I apply for Continuity of Care coverage?

Requests must be submitted in writing, using the Continuity of Care request form. This form must be received no later than 30 days from the date on your provider termination notice. After receiving your request, BCBSWY will review and evaluate the information provided. Then, we will send you a letter informing you whether your request was approved or denied.

^[1]The term “terminated” includes, with respect to a contract, the expiration or nonrenewal of the contract, but does not include a termination of the contract for failure to meet applicable quality standards or for fraud.

^[2]The term “serious and complex condition” means –

(A) in the case of an acute illness, a condition that is serious enough to require specialized medical treatment to avoid the reasonable possibility of death or permanent harm; or

(B) in the case of a chronic illness or condition, a condition that is -

(i) is life-threatening, degenerative, potentially disabling, or congenital; and

(ii) requires specialized medical care over a prolonged period of time.