BELLEFONTAINE

ADMINISTRATIVE OFFICES

CITY SCHOOLS

820 LUDLOW ROAD BELLEFONTAINE, OHIO 43311 (937) 593-9060

May 7, 2022

To whom it may concern,

On behalf of Bellefontaine City Schools, thank you for providing healthcare services to one of our employees and/or their dependents.

For the purposes of insurance coverage, we are a public school district that has self-funded insurance and have for many years. This means that even though we may have been contracted through an insurance company such as Aetna, Anthem, etc.; we have always and will continue to pay claims ourselves. Those companies that you may be familiar with were only serving as our Claims Processing Agents and Repricing Agents.

Since we are a public school district and our revenue sources are fixed, we recently found ourselves in a situation where we needed to pursue a cost containment strategy. We have partnered with a Third-Party Administrator (TPA) for our Claims Processing, Auxiant. In addition, we have partnered with Advanced Medical Pricing Solutions (AMPS) to serve as our Repricing Agent.

I know you are wondering what this means for you, as a provider. I want to assure you that our employees <u>do</u> have insurance. Allow me to reiterate, we are a self-funded organization and have operated as such for many years. Claims can continue to be processed through Auxiant. Those claims will be sent to AMPS for repricing and sent back to Auxiant to process payment, which BCS then pays from a set-aside fund less the member's share.

Our hope in providing this information to you is that you will not deny services to our members. Again, we have operated as a self-funded organization for many years. Just because there is not the name of a major insurance carrier on our insurance cards does not mean our members do not have insurance. Also, we hope that you will not make them pay any amount at the time of service as we do not have office copays built into our plans and this makes it difficult and time-consuming to our employees to have to submit information to Auxiant in order to get these amounts applied to their deductible and max-out-of-pocket.

Once again, I want to emphasize that <u>our employees have insurance</u>. They have a deductible and maxout-of-pocket with co-insurance. Once they meet those limits, Bellefontaine City Schools pays the remaining adjusted claims amounts. We have Stop Loss Insurance. All the pieces are in place for this process to work as it should. We ask that you trust the process and submit any claims through our TPA Claims Processor, Auxiant.

Thank you for your understanding and partnership.

Sincerely,

Joshva L. Wasson Treasurer/CFO

Bellefontaine City School District