

## TakeCare Health Plan – Mainland & Off-Island Coverage FAQ

### **1. If an employee is vacationing on the mainland (e.g., Washington State), do TakeCare-enrolled employees have access to a network of doctors?**

Yes. TakeCare-enrolled employees traveling on the mainland (such as Washington State or elsewhere in the U.S.) have access to a network of providers. Employees can select an in-network primary care provider using the Multiplan provider search tool at <https://providersearch.multiplan.com/>. You'll need the zip code of your location to generate a list of in-network providers.

#### **Important:**

- If you receive emergency room care outside of your service area, you must notify TakeCare within 48 hours or as soon as reasonably possible after the initial receipt of care. If TakeCare does not receive notification, services may be denied.
- Please refer to your benefit summaries for specific coverage levels for emergency room care.
- The federal No Surprises Act protects you from “balance billing” (also known as “surprise billing”) for emergency services in the U.S. This means you cannot be charged more than your in-network cost-sharing amount for emergency care, even if the provider is out-of-network. For more details, see the attached summary of your rights under the No Surprises Act.

### **2. What about an employee with a child attending college on the mainland? Does the child need separate medical coverage, or do they have access to a network of providers while outside of Guam?**

**Eligible dependent children** can remain covered under their parent's TakeCare insurance plan if they are full-time students (at least 12 semester units or equivalent, as determined by TakeCare) at an accredited educational institution (grade school, high school, college, or vocational institute).

#### **Requirements for Off-Island Student Coverage:**

- The Off Island Student Verification Form (attached) must be completed and submitted to TakeCare Customer Service in advance of every school term, along with a Certification of School Attendance signed by a school official.
- This certification must be submitted within 30 days after the start of each term. Failure to provide this information or non-attendance will forfeit out-of-service area benefits for that term.
- The form requests details such as the student's off-island address, primary care provider information, and school certification. For continued eligibility, this process must be repeated every term.

#### **Provider Access:**

- Eligible off-island dependents can select an in-network primary care provider using the MultiPlan provider search tool. You can provide the zip code of the college location to receive a list of in-network providers.

### 3. What protections does the federal No Surprises Act provide?

The No Surprises Act protects you from unexpected medical bills (“balance billing”) for:

- Emergency services received from out-of-network providers or facilities in the U.S.
- Certain services at in-network hospitals or ambulatory surgical centers, even if some providers are out-of-network.

#### Key Protections:

- You cannot be charged more than your in-network cost-sharing amount for emergency services.
- You are not required to get care out-of-network and cannot be forced to give up your protections.
- Your health plan must cover emergency services without prior authorization and count these costs toward your deductible and out-of-pocket limits.
- If you believe you’ve been wrongly billed, you can contact the U.S. Department of Health and Human Services at 1-800-985-3059 or visit [www.cms.gov/nosurprises](http://www.cms.gov/nosurprises) for more information.

### 4. How do I select an in-network provider while off-island?

Use the MultiPlan provider search tool at <https://providersearch.multiplan.com/>. Enter the zip code of your location (or your child’s college) to find in-network primary care providers. If you need assistance, provide the zip code, and support staff can generate a list of providers for you.

#### Sample email template for notifying TakeCare:

**Subject:** Notification of Out-of-Service Area Care / Submission of Off Island Student Verification Form

**To:** customerservice@takecareasia.com

**Fax:** 647-3542 (if sending by fax)

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Dear TakeCare Customer Service,

I am writing to notify you of [select one: out-of-service area emergency care received / my dependent’s attendance at an off-island educational institution] and to ensure continued coverage under our TakeCare health plan.

#### For Emergency Care Notification:

- Name of Member: [Your Full Name]
- Member ID Number: [Your Member ID]
- Date of Emergency Care: [MM/DD/YYYY]
- Location of Care: [Facility Name, City, State]
- Brief Description of Emergency: [e.g., reason for visit, treatment received]

#### For Off-Island Student Verification:

- Name of Student: [Student’s Full Name]
- Member ID Number: [Your Member ID]
- Educational Institution: [School Name, City, State]
- Term Dates: [Start Date – End Date]
- Attached: Completed Off Island Student Verification Form and Certification of School Attendance

Please confirm receipt of this notification and let me know if any additional information is required.

Thank you for your assistance.

Sincerely,

[Your Name]

[Your Contact Information]