

OVERVIEW

When contracted providers are not available within the TDI mileage access standards American National Insurance Company provides for in-network benefit coverage in a variety of ways depending on the type of provider and the specific medical need of the patient. The most common practices include:

1. Negotiating ad hoc agreements with local providers within the access standards. Ad hoc agreements prohibit balance billing of members.
 2. Paying in-network benefit levels for providers contracted with PHCS/MultiPlan for non-HMO products. PHCS/MultiPlan agreements prohibit balance billing of members.
 3. Paying in-network benefit levels for non-contracted local area providers within the mileage standards.
 4. Assisting members in identifying contracted providers in alternative specialties within the mileage standards who are qualified to treat the condition. When using contracted providers in-network benefit are paid and providers are prohibited from balance billing the member.
 5. The rights of an insured to exercise full freedom of choice in the selection of a physician or provider, or in the selection of a preferred provider under an exclusive provider benefit plan, are not restricted by any limitation of provider availability. When no appropriate providers are available within the mileage standard, in-network benefits will be paid for the nearest reasonably located contracted provider or a reasonably located non-contracted provider. Contracted providers are prohibited from balance billing the member.
 6. To further prevent balance billing we calculate plan payments using the providers billed charges as the basis for the allowable charges.
- See detailed worksheets for access information by county and by specialty.

Medical

County (whole or part)	Provider type	Reason Network Providers Not Available	General Plan for Access	Ad Hoc Providers/ other Health Care Services Made Available	General Description of Day to Day Procedures
Shelby	Plastic Surgery	No additional providers available in the county	See Column E	Next closest provider is in Gregg County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Shelby	Occupational Therapy	Recruitment efforts have begun	See Column E	Next closest provider is in Gregg County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Shelby	Neurosurgery	No additional providers available in the county	See Column E	Next closest provider is in a different zip code within the county	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Shelby	Mental Health Residential Level of Care	No additional providers available in the county	See Column E	Next closest provider is in Jefferson County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Shelby	Mental Health Partial-Hospitalization	No additional providers available in the county	See Column E	Next closest provider is in Gregg County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Shelby	Chemical Dependency Residential Level of Care	No additional providers available in the county	See Column E	Next closest providers are in Jefferson and Montgomery Counties	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Shelby	Chemical Dependency Partial- Hospitalization	No additional providers available in the county	See Column E	Next closest provider is in Jefferson County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Shelby	Chemical Dependency Intensive- Outpatient	No additional providers available in the county	See Column E	Next closest providers are in Van Zandt and Jefferson Counties	any non -participating provider within a reasonable distance will be covered at INN benefit levels.

Behavioral Health

County (whole or part)	Provider Type	Reason Network Providers Not Available	General Plan for Access	Ad Hoc Providers/ other Health Care Services Made Available	General Description of Day to Day Procedures
-none-					