

Important Information from Jan L. Nix, Ph.D.

9-19-2010

To: Clients Who Currently Have Regence Insurance

Re: Contract Termination Information

As noted in the attached announcement, I will be terminating my contract with Regence Blue Shield effective 1-1-2011. I'm urging all my clients who are currently covered by Regence to do the following:

- 1) **Check your insurance plan to determine if you have "out of network" benefits.** Calling Regence is the best way to get accurate information, but you may also be able to get this from their website (www.myregence.com) or by reviewing any materials you may have that provide details about your plan. If you have trouble calling during business hours, you can contact Regence via their website and ask specifically if your health plan covers "out of network" providers, and if so, at what rate. Insurance coverage terminology can be extremely confusing, so several years ago I added "Guidelines for Obtaining Information About Your Insurance Benefits" to the Downloads page of my website at www.jannixphd.com. Reviewing this information may be helpful if you (like many consumers) find either the questions or the terminology to be somewhat baffling.
- 2) **If your plan has a managed care component** (i.e., preauthorization is required, or by going through a special authorization process you get more coverage for a lower coinsurance amount), **you may also need to contact the company or Regence division that handles the authorization process, and ask the same questions listed above.**
- 3) **Please share any information that you obtain with me so we can address any questions, and determine whether contract changes will have a significant impact upon our current plan of care.** If you have trouble obtaining or interpreting information, please let me know right away, so we can work on this together

One final note...By the end of September I'll be sending a letter to Regence detailing my intent to terminate my contract 1-1-2011. Once they process this letter, it's likely that you will receive a letter from the company informing you that I will no longer be a "Preferred Provider" as of the first of the year. Historically, these letters have encouraged subscribers to select a new treatment provider who is still contracted with the company, and they may not include information about "out of network" benefits. **Please let me know if you have questions about any materials that you may receive directly from Regence.** If you're considering a change in treatment providers in response to contract changes, it's especially important that you discuss your concerns with me so we can discuss your options and insure that your needs are met to the greatest degree possible under the current circumstances.

Your solution-focused collaboration at this time of major transition is very much appreciated.

Sincerely,

Jan L. Nix, Ph.D.