

## Frequently Asked Questions Optima of Virginia Health Insurance Coverage January 2023

### GENERAL

<b>What is happening?</b>	<p>Bon Secours has been working closely with Optima over the past several months to renew our agreements as several of the current contract termination dates draw near.</p> <p>The current agreements cover the care we provide at Bon Secours St. Mary's Hospital, Bon Secours Memorial Regional Medical Center, Bon Secours St. Francis Medical Center, Bon Secours Richmond Community Hospital, Bon Secours Maryview Medical Center and Bon Secours Mary Immaculate Hospital as well as our Bon Secours Primary Care and Specialist Agreements. The remaining Optima agreements with Bon Secours in Virginia will remain in full force and effect.</p> <p>We are working diligently to reach an agreement with Optima before the contracts expire so we can continue to provide high-quality care for you and protect in-network access to the providers you trust. Unfortunately, we have not come to agreement on a new reimbursement structure, so we must prepare for the possibility that our medical groups and some of our facilities will no longer be in-network with Optima beginning March 1, 2023.</p> <p>Bon Secours is committed to keeping your health and well-being as our highest priority as we remain in active negotiations with Optima to reach a new and equitable agreement before March 1, 2023.</p>
<b>Why might BSMH go out-of-network with Optima of Virginia insurance?</b>	<p>Optima's reimbursement to these Bon Secours facilities and physician practices has not kept up with inflation.</p> <p>This applies to the following Bon Secours hospitals (Bon Secours St. Mary's Hospital, Bon Secours Memorial Regional Medical Center, Bon Secours St. Francis Medical Center, Bon Secours Richmond Community Hospital, Bon Secours Maryview Medical Center and Bon Secours Mary Immaculate Hospital), and all medical group practices in Virginia.</p> <p>Bon Secours efficiently provides quality care to patients; however, we cannot continue absorbing the cost of inflation while delivering high-quality care, without Optima keeping pace with the cost of care.</p>
<b>What does that mean for me as a current BSMH patient with Optima of Virginia insurance?</b>	<p>You can continue to receive care at Bon Secours medical groups and facilities at in-network rates through February 28, 2023. On March 1, 2023, if the contracts terminate without a new agreement being reached, the above-mentioned Bon Secours medical groups and facilities will no longer be in-network with Optima insurance. Accessing care from out-of-network providers may increase your out-of-pocket costs.</p> <p>To avoid higher out-of-pocket costs, you may need to evaluate other in-network insurance options. Depending on your specific health plan, you may have out-of-network benefits.</p> <p>If you are currently receiving care at an affected Bon Secours medical group or facility for an ongoing medical issue, you may have Continuity of Care benefits that allow you to continue your care and receive in-network benefits after termination. This might include services for patients that are in an active course of treatment, pregnancy services (for patients who have entered the second or third trimester of pregnancy) continued through the provision of postpartum care directly related to delivery, or continued services for</p>

	patients determined to be terminally ill. To find out more about Continuity of Care benefits, call Optima at the toll-free number on your Optima insurance card.
<b>Are the Optima of Virginia Medicare Advantage, Medicaid or Exchange plans are impacted?</b>	Yes, the impacted hospitals and physicians will be out of network for all Optima products.
<b>What can I do?</b>	<p>If you are a patient and you have the opportunity to elect another health plan, you might have options where Bon Secours facilities and medical groups are in-network. Bon Secours has in-network agreements with other major health insurance companies.</p> <p>We encourage you to contact Optima, to let them know that you receive medical care at one of these Bon Secours medical groups and facilities and ask about your coverage for receiving services there. You can also contact your employer's benefits department to ask about your coverage for continuing to use Bon Secours facilities and providers.</p>
<b>What if I need to go to an emergency room?</b>	You will continue to have access to all Bon Secours hospitals in cases of emergency treatment, regardless of the network status with Optima.
<b>Who can I talk to if I have questions?</b>	If you have questions about your Optima coverage, call them using the number on your insurance card.