

***Are you still negotiating with Empire Blue Cross?***

We continue to work with Empire Blue Cross on a new contract; unfortunately no progress has been made. We remain committed to negotiating in good faith and we hope Empire Blue Cross will join us in this commitment.

***Do you expect to have a new contract soon?***

We don't know, but we are hopeful that we will for the sake of our patients. We are certainly committed to that outcome and are doing everything we can to make sure Stellaris hospitals are once again participating providers in the Empire network.

***What are the issues being negotiated?***

The core issue with Empire is simple. Right now, all the publicly available data indicates that Stellaris Health hospitals are paid less by Empire Blue Cross compared to similar hospitals in the state and across the nation. Our need for adequate payment comes after years of underpayments from Empire, and we need to fix this contract now. All we are asking for are payments at levels that are equal to comparable hospitals in our state and across the nation.

***What hospitals are affected by this situation?***

All Stellaris Health hospitals are affected, including Lawrence Hospital Center, Northern Westchester Hospital, Phelps Memorial Hospital Center, and White Plains Hospital Center.

***Empire Blue Cross says that Stellaris Health hospitals “perform no better than their peers on reported quality measures” according to data from Centers for Medicare & Medicaid Services. Is this true?***

No. This is blatantly untrue and Empire knows it. Empire has not been constrained by the truth during the course of these negotiations and this is a desperate attempt to defend its refusal to pay us fairly. This is a new low for even Empire. The truth is that when we compare Stellaris Health hospitals to state and national averages, the quality of care we provide compares very favorably in a number of areas. In fact, two of the Stellaris Health hospitals are still listed as Blue Distinction Centers for Knee and Hip Replacement, which is a “designation awarded by Blue Cross and Blue Shield companies to medical facilities that have demonstrated expertise in delivering quality healthcare.” Of course, Empire fails to mention this in their presentation.

What's more, Northern Westchester Hospital was recognized in 2009 and 2010 as a HealthGrades top hospital for Outstanding Patient Experience. Phelps Memorial Hospital Center was recognized in 2008 as a HealthGrades top hospital for Patient Safety and in 2009 for Surgical Excellence. The list goes on and on and attacks by Empire Blue Cross on our quality are completely disingenuous and seek to undermine what we've accomplished at each of our hospitals.

***Why not just agree to Empire Blue Cross' offer and end these negotiations?***

If we agree to Empire's recent offer, we will put the financial stability of our hospitals at risk. Stellaris Health has operated at a loss for nearly half of the last decade, and when we do have a margin, it's very slim. In fact, today our operating margin is less than 1%. This is simply unsustainable and diminishes our ability to make important investments that enable us to continue providing top-quality medical care.

***What happens if I go to a Stellaris Health hospital for care and I'm still covered under Empire Blue Cross – will my care be covered by my insurance?***

The type of coverage you receive depends on the type of Empire Blue Cross plan you have.

**HMO & EPO:** Patients with an HMO and EPO plan **without** point of service coverage are considered out-of-network, which means you would be responsible for all hospital charges.

**HMO:** Patients with an HMO plan **with** point of service ("POS") coverage are considered out-of-network and are responsible for substantial deductibles and co-insurance.

**PPO:** Patients with a PPO plan have some out-of-network benefits, but are still required to pay more money out-of-pocket through substantial deductibles and co-insurance.

You can always access emergency care through our emergency rooms. This is the one place Empire can't restrict your access. Your Empire Blue Cross coverage remains in effect for any emergency care treated in the emergency room and/or admitted to a Stellaris Health hospital through the Emergency Department for an emergent condition.

***How much do I have to pay out-of-pocket if I receive care at a Stellaris Health hospital before a new contract is in place?***

That depends on the type of plan you have. We encourage you to contact Empire Blue Cross at the number listed on the back of your insurance card to discuss specifics of your plan and expected out-of-pocket costs.

***What are my options if I want to receive care at a Stellaris Health hospital?***

You have a few options:

***For employers with an Empire Blue Cross plan:***

- You can speak with your broker about switching to an insurance plan that allows in-network access to Stellaris Health hospitals.
- You can hold a special open enrollment with a second insurance option so your employees have a choice.
- You can use the emergency room for emergency care and Empire Blue Cross will be required to pay for your care.

***For Empire Blue Cross members:***

- You can consider other insurance options that allow in-network access to Stellaris Health hospitals, if you have that option.
- You can ask your employer about holding a special open enrollment with a second insurance option.
- You can use the emergency room for emergency care and Empire Blue Cross will be required to pay for your care.

***What happens if I get sick and need the hospital?***

You can always access the emergency room for emergency care. There are also circumstances where you may continue to access services at Stellaris Health hospitals, even if you are covered by one of Empire's EPO, HMO, POS, PPO or Medicare products. We encourage you to contact Empire Blue Cross at the number listed on the back of your insurance card about specific services.

***What if I am scheduled to deliver my baby and you don't have a new contract with Empire Blue Cross?***

Some people, including women in their second trimester, may qualify for Continuity of Care, but this depends on Empire Blue Cross' Continuity of Care provisions. We encourage you to contact Empire Blue Cross at the number listed on the back of your insurance card for more information.

***Can I still receive treatment for my chronic condition or ongoing treatment like chemotherapy?***

These services are usually covered under Continuity of Care; however your coverage depends on Empire Blue Cross and its provisions. It's best for you to contact Empire Blue Cross directly for more information at the number listed on the back of your insurance card.

***Is care with my doctor affected from this contract issue with Empire Blue Cross?***

The majority of your care with your doctor is not affected by these negotiations. However, in the unlikely event that your doctor needs to provide care for you at a Stellaris Health hospital and he/she only has privileges at our hospitals, this care will be affected. Yet, for most patient-doctor relationships this is an unlikely situation. The best way for you to know for sure how your care with your doctor is affected is to speak directly with your physician. You can also contact Empire Blue Cross at the number listed on the back of your insurance card for more information.

***What's the best way to stay updated on this issue?***

Please feel free to call us at (914) 206-4664 and we can provide you with updated information. Please also visit our website [www.stellarishealth.org](http://www.stellarishealth.org) for updates as well.

***What can I do to help?***

There are a few things you can do to help get Empire Blue Cross to join us in serious negotiations.

***If you're an employer with an Empire Blue Cross plan:***

1. Contact Empire CEO, Mark Wagar, and tell him that your employees deserve access to Stellaris Health hospitals.

Mark Wagar, President & CEO  
Empire Blue Cross Blue Shield  
One Liberty Plaza  
New York, NY 10006

[mark.wagar@empireblue.com](mailto:mark.wagar@empireblue.com)  
212-476-1237

2. Talk with your broker about switching to an insurance plan that includes Stellaris Health hospitals in its networks or offering a second option for your employees, with a special open enrollment to give people a choice.
3. Encourage your employees to contact Empire Blue Cross CEO to let him know they want access to the Stellaris Health family of hospitals.

***If you're an Empire Blue Cross member and you get your insurance through your employer:***

1. Contact Empire Blue Cross CEO, Mark Wagar, and tell him that you deserve access to Stellaris Health hospitals.

Mark Wagar, President & CEO  
Empire Blue Cross Blue Shield  
One Liberty Plaza  
New York, NY 10006

[mark.wagar@empireblue.com](mailto:mark.wagar@empireblue.com)  
212-476-1237

2. Talk with your employer. Ask them to switch to an insurance plan that includes Stellaris Health hospitals in its network or offer a second option with a special open enrollment to give you a choice.
3. Talk with your friends and neighbors and encourage them to contact Empire Blue Cross as well. The more people who contact Empire, the better the chance they'll start serious negotiations.