

This sheet is designed to help you understand network gap exceptions. If you still have questions, please visit my.collectivehealth.com or call Collective Health at the Member Support line listed on the back of your medical ID card for further assistance.

What is a gap exception?

Gap exceptions address gaps in the medical network of contracted healthcare providers. Requesting a network gap exception from Collective Health is formally asking the health plan to cover care from an out-of-network provider at in-network cost-sharing rates. Gap exceptions do not exempt claims from the limits, exclusions, and requirements of the health plan, including session limits, benefit maximums, and medical necessity requirements. A gap exception is not a guarantee of coverage.

If my request is approved, how will a gap exception affect my cost-sharing?

A gap exception is the application of in-network cost sharing to services from an out-of-network provider. Regardless of whether you receive a gap exception, you will generally pay less if you see an in-network provider.

A sample scenario:

If there are no in-network providers available and accessible who can provide physical therapy, and Collective Health approves the application for a gap exception, cost-sharing for the services with the designated provider will be at an in-network level. See the below example breakdown:

Service	Charges	Allowed Ammount	In-Network Cost Sharing	Out-of-Network Cost Sharing
Physical Therapy	\$194.00	\$109.72	\$15 Copay	30% Coinsurance

Due to the gap exception, the cost sharing for the approved physical therapy will be a \$15 copay rather than 30% coinsurance. With or without a gap exception, you are also responsible for any charges in excess of the allowed amount for the service, which is determined by reference to industry benchmarks. Because the plan doesn't have contracts in place with out-of-network providers, those providers may charge more than the allowed amount. Your benefits will be based on the allowed amount, and the provider may bill you for the excess. If you would like assistance with an allowed amount estimate, Collective Health may be able to help.

When can I request a gap exception?

- Pre-service: Collective Health will review gap exception requests made for services within the current plan year. If you would like a gap exception for a future plan year, please reach out to Collective Health.
- Post-service: Collective Health will review gap exception requests received within 180 days of the latest Medical Benefits Statement for a claim.

What happens if my request is denied?

If you have any questions about your benefits or the appeals process, please visit my.collectivehealth.com or call Collective Health at the Member Support line listed on the back of your medical ID card for further assistance.

If you disagree with the Plan's adverse benefit determination on a claim, you have the right to appeal. Once your appeal is received, Collective Health will review your request and provide you with a decision. The decision will be provided within 60 days. You can file an appeal by contacting Collective Health through your Member Portal or via mail to Collective Health Appeals Team; 1557 W Innovation Way, Suite 300 Lehi, Utah 84043 within 180 days.

An appeal must include:

1. Information to identify what you are appealing (claim number, date of service, etc.); and
2. The reason for appeal. You can provide additional information or, if applicable, request copies of the information relating to your claim, including billing and diagnosis codes, by contacting Collective Health.

You have the right to bring a civil action under ERISA § 502(a) only after you complete all of the steps in the appeal process described in Section 9 of the Summary Plan Description. Any legal claim must be filed within the timeframe specified in Section 15 of the Summary Plan Description. You also have access to a government consumer assistance program. For contact information for the program in your state, please go to download.collectivehealth.com/cap.pdf.