



Mount Sinai Health System Employee Health Benefit Plan Top Tier FAQ

What is the Top Tier?

The “Top Tier” is a network of Mount Sinai Health System (MSHS) hospitals and health care professionals that provide health care services to MSHS faculty and staff, and their eligible dependents, at a level of coverage that has the least out-of-pocket cost to MSHS employees.

Is Mount Sinai switching its employee healthcare benefits coverage from Empire BCBS to UMR, a division of United Healthcare?

Yes, effective **January 1, 2019**, MSHS will be partnering with UMR, a division of United Healthcare (UHC) as the sole Third Party Administrator (TPA) of our system’s employee health care benefits. This change will help MSHS keep health care costs flat for its employees.

Do I need to participate in UMR, a division of United Healthcare to be a Top Tier Provider?

Because the Top Tier is a MSHS self-funded plan, there is no need for you to participate with UMR/UHC in order to provide services to MSHS employees and dependents as a Top Tier provider. However, until UMR/UHC becomes the sole TPA on January 1, 2019, you will continue to have patients present with the Empire BCBS benefit card as Empire BCBS will be the TPA for MSHS employees and their eligible dependents through the remainder of 2018.

How will I be reimbursed as a Top Tier provider?

Because the Top Tier is a MSHS self-funded plan, payment for services provided to MSHS employees and dependents under the Top Tier is subject to an enhanced reimbursement fee schedule, and is not based on UMR/UHC fee schedules. Reimbursement is separate and apart from any payment you might receive through your own, individual participation in the UMR/UHC network for services provided outside the Top Tier.

As a current Top Tier Provider through Empire BCBS, will I be automatically enrolled in the Top Tier with UMR/UHC?

Yes. No action on your part is required at this time.

Does participation in the Top Tier require me to also provide services to UMR/UHC patients who are not MSHS employees?

No. Practitioners who participate in the Top Tier are not required to participate in the UMR/UHC network, or to open their panels to UMR/UHC for patients who are not employees of MSHS.

How do I know if a UMR/UHC patient is an employee of MSHS? Will there be an indicator on the patient’s ID card?

The patient’s UMR/UHC card will contain the Mount Sinai logo, indicating that the patient is in the MSHS Employee Health Benefit plan. However, you should always contact the number listed on the patient’s ID card to verify the member’s benefits and eligibility.

Thank you for being part of Mount Sinai Health Partners’ Top Tier network. Should you have any questions, please contact MSHP via email at mshp@mountsinai.org or call us at 877-234-6667