

## Bright Health Update – November, 2021

You may have heard about consumer and provider concerns regarding Bright Health insurance coverage. We want to clear up those concerns and let you know what to expect in the future. Grand County Rural Health Network has been working hard to advocate for both providers and consumers, and we believe this advocacy in part helped move this issue to the frontline in Bright Health's payment system. Providers have reached out to us and stated, "we notice your advocacy efforts. It has helped get me paid."

In early October, Peak Health Alliance informed the Grand County steering committee of the prevalence and severity of the lack of payments to our providers during 2021. This was especially concerning because open enrollment is from November 1, 2021 – January 15, 2022 for coverage in 2022. And Bright Health is again the most affordable option, by far. Our local primary care providers are committed to still accepting this insurance because they know this is the most affordable option. Network staff and board immediately started reaching out to local providers to find out what they are experiencing.

Ultimately, the issues were:

- Delayed payments past the 30-day window (often far, far past)
- Incorrect payments
- Claims that were previously accepted that were now being denied or rejected
- Providers with existing contracts being denied as Out-of-Network
- Standard billing codes (like a well child exam) being denied

Here's what we have done to advocate for your health:

- Advocacy conversations with Peak Health Alliance, who has a good working relationship with Bright Health
- Advocacy conversations Bright's President Western Markets and Regional Lead
- Formal letter of complaint sent to Division of Insurance
- Ongoing discussions with our local providers about payment and other concerns

Here's the outcomes so far:

- The Colorado Commissioner of Insurance, Commissioner Conway, who is the statewide leader of insurance and works to prevent unfair practices by insurance companies, attended an in-person meeting with Summit County providers to discuss this issue. Grand County providers were invited, and initially slated to be present virtually, but due to privacy concerns the virtual event was cancelled.
- Bright Health has committed 16 of its 20 new claims team members dedicated specifically to Peak Health Alliance region (Grand, Summit, Lake, Dolores, La Plata, Montezuma, Park, and San Juan Counties). This will ideally make the outstanding payments to our providers get to them quicker.
- Bright Health has hired an independent 3<sup>rd</sup> party to oversee the process and ensure accountability.
- A report will be sent to providers and Peak Health Alliance mid-December.

Several providers have reached out to the Network to let us know they are getting in payments. Not all back payments have been received yet. And some of the billing issues are still happening. But there is positive movement. Here at the Network, we will keep a close eye on this issue. It is vital that our providers receive timely payments from insurances (and ultimately a breach of contract if they don't) to keep their doors open. Your health depends on it.



**Grand County Rural Health Network**

**We work in partnership to advocate for and support the health of our community.**