Primary and Specialty Care

A primary care physician (PCP) is a doctor you select to provide and coordinate your care. This includes routine, preventive and diagnostic treatments. Your PCP will:

- Give advice about the need for specialty care
- Suggest participating specialists for more serious health care needs and coordinate referrals
- Assist in coordinating your health care

You may select a family practice practitioner, general practice practitioner, internist or pediatrician as your PCP. We encourage you to work with your PCP to manage your health care needs. A specialist is a physician or surgeon with further medical education in a special field of medicine.

Always check that the provider you choose participates in our network before you receive services. You can find a PCP or specialist in your area by using the “Find a Doctor” feature on our website. Our online provider search is easy to use. We update it weekly. Your search shows information such as provider qualifications and maps.

Please be sure to select the product you have (HMO, POS, PPO, etc.) when you start your search. You can also call Customer Service for information about providers or to obtain a directory.

Non-Participating Provider Care

Note: This section applies only to the POS and PPO products. HMO products do NOT include non-participating provider coverage.

If your plan includes non-participating provider benefits, lower benefits are paid when you use these providers. In non-emergency situations, benefit payments are not based on the amount billed. We use a fee schedule or maximum allowable charge to pay non-participating providers. You will pay the difference between the allowed amount and the billed charges – you will pay more when you use these providers.

Using participating providers will keep down out-of-pocket costs. Participating providers accept discounted amounts for covered services. They will not bill you more than your copay, coinsurance or deductible.

Providers will usually submit medical claims for your care. However, you may be required to submit a claim when you use non-participating providers. You can find a claim form on our website at www.chckansas.com. You can also call the Customer Service number on your member ID card to request a paper copy.

The address for mailing all claims is:

Coventry of Kansas
ATTN: Claims Department
P.O. Box 7109
London, KY 40742