



Frequently Asked Questions – Schaller Anderson Reimbursement for Out-of-Network Services for CHW, Scripps, Sun Health, and County of Kern Health Plans

1. Q: Who is Schaller Anderson?
A: *Schaller Anderson is a company whose business includes administering health care benefits for employers.*

2. Q: How does this affect me?
A: *During the period involved, Schaller Anderson administered health care benefits for your employer (or former employer). Alternatively, you may have been a dependent of the employee who received benefits during this time.*

3. Q: Why am I receiving a check?
A: *We paid certain out-of-network claims based on one fee schedule, and later determined they should have been paid under another fee schedule. We have recalculated the claim under the second fee schedule. The check represents the difference plus interest.*

4. Q: How will I know if the payment should go to me or my provider? This happened a long time ago and I don't have records.
A: *We encourage you to look for your records; however, if you cannot find your records, you may contact your provider for further information. We have included relevant information in your letter to assist you and your provider(s) to make this determination. We will not be independently communicating with providers, so your provider will need a copy of your letter to understand the situation.*

5. Q: What if I did not pay any charges for the service?
A: *We encourage you to reimburse the provider(s) and include a copy of this letter if you did not pay any charges for the service. (You may not have incurred a copay, coinsurance or deductible expense if you had exceeded your deductible or out-of-pocket maximum.) We will not be independently communicating with providers, so your provider will need a copy of this letter to understand why you are sending a check.*

6. Q: How far back are you going for recalculation?
A: *The claims were for health care that was provided between October 26, 2004 and October 1, 2008. Your claims would fall into that period, depending on when you were covered by your employer's benefit plan, and when you received out-of-network health care.*

7. Q: Did you pay me interest for the amount involved?

A: Yes. Please look at the chart of your payment in the letter you received. Your interest payment is detailed there.

8. Q: I don't know if I am owed this or my provider is. Is it alright to send the check back to you?

A: Please don't return the check to us. We ask that you accept the payment and cash the check or send it on to your provider, if appropriate. Cashing the check will not create any obligation between you and Schaller Anderson or any other entity.

9. Q: Who is paying this to me?

A: Schaller Anderson is funding the payment, including the interest on the payment.

10. Q: My check is for a very small amount. Why is Schaller Anderson sending such small amounts?

A: We considered cutting off payment so that very small amounts (for example, amounts less than \$1.00) are not paid. We have made a deliberate decision in this case, however, to pay all amounts resulting from the recalculations described above, starting with \$.01.