

*What is Land of Lincoln Health (LLH) and how was it formed?*

In March 2010, health care reform was signed into law. An important part of this legislation was the creation of new health insurance organizations called Consumer Operated and Oriented Plans (CO-OPs for short). In insurance industry terms, a CO-OP is just another way of saying that the company is governed by its customers and decisions made are to improve services for them.

On December 21, 2012, Land of Lincoln Health received a \$160 million loan from the federal government to create a CO-OP. After receiving federal approval, Land of Lincoln Health secured the licenses needed from the State of Illinois Department of Insurance to allow them to conduct business as an insurance company in the state.

Today, Land of Lincoln Health stands alone as the first new mutual health insurance company to be licensed in Illinois in more than 25 years. Land of Lincoln Health is a nonprofit, member-governed CO-OP that is focused on high quality, affordable and accessible health insurance for everyone in Illinois.

*How many individuals are current members of Land of Lincoln Health?*

Land of Lincoln Health does not provide coverage to any members at this time. However, beginning October 1, 2013, the Affordable Care Act “Health Insurance Marketplace” will hold an open enrollment period. Land of Lincoln Health is one of six insurers in Illinois that a state resident can select for his or her health plan option.

*When does the Land of Lincoln Health plan take effect for Illinois residents?*

The plan’s effective date is January 1, 2014.

*What is HealthLink’s relationship with Land of Lincoln Health?*

Land of Lincoln Health members will have access to HealthLink’s participating network of physicians, hospitals and other health care professionals. There are no tiers involved in this product, providers are either in-network, or out of network.

The network arrangement is as follows:

- **Illinois, Missouri and Arkansas:** Members will access HealthLink contracted providers.
- **Wisconsin, Indiana and Kentucky:** Members will access UniCare contracted providers.
- The **PHCS** network will be the primary network access in the following **Illinois counties: Boone, Bureau, Carroll, Henderson, Henry, Jo Daviess, Lee, Mercer, Ogle, Rock Island, Stephenson, Warren, Whiteside and Winnebago.** If you are a participating provider with HealthLink and reside in the above listed counties you will need to have a direct contract with PHCS to be a participating provider for Land of Lincoln Health members. For more information about PHCS, please call 800-922-4362.

*How do I confirm benefits for my patients who are members of Land of Lincoln Health?*

Land of Lincoln Health will be able to assist with questions related to patient's benefit coverage. Please contact Land of Lincoln Health at 888-858-9130 or visit their website at [www.landoflincolnhealth.org](http://www.landoflincolnhealth.org).

*How do I determine the effective date for my patients who are members of Land of Lincoln Health?*

Land of Lincoln Health will be able to assist with questions related to patient's benefit coverage. Please contact Land of Lincoln Health at 888-858-9130 or visit their website at [www.landoflincolnhealth.org](http://www.landoflincolnhealth.org).

*I submitted a claim and have not been paid. Who do I contact for assistance?*

Claim Status can be checked by:

- Accessing HealthLink's secure website ProviderInfoSource at <https://providerinfosource.healthlink.com>; or
- Contacting HealthLink directly at 800-624-2356.

If the claim is on file with HealthLink, please contact Land of Lincoln for payment information at 888-858-9130.

*I do not believe this claim has been allowed correctly. Who do I contact for assistance?*

For HealthLink or UniCare contracted providers, please contact HealthLink at 800-624-2356 regarding claim pricing.

*I need a copy of my contract. Will HealthLink provide a copy?*

For HealthLink or UniCare contracted providers, please contact HealthLink at 800-624-2356 regarding your contract.

*Does HealthLink provide pre-certification information for my patients who are members of Land of Lincoln Health?*

Land of Lincoln Health will be able to assist with questions related to pre-certification. Please contact Land of Lincoln Health at 888-858-9130 or visit their website at [www.landoflincolnhealth.org](http://www.landoflincolnhealth.org).

*Does HealthLink authorize pre-determination for services needed by my patients who are members of Land of Lincoln Health?*

Land of Lincoln Health will be able to assist with questions related to pre-determination. Please contact Land of Lincoln Health at 888-858-9130 or visit their website at [www.landoflincolnhealth.org](http://www.landoflincolnhealth.org).



*Where do I mail claims?*

Please mail Land of Lincoln claims to:  
HealthLink, Inc.  
PO Box 419104  
St. Louis, MO 63141

*What payor number should I use to file electronically?*

Please submit electronic claims to:  
EDI Vendor# 90001

*If I have a direct contract with Land of Lincoln Health or PHCS do I still need to send my claims to HealthLink?*

Yes, all claims are to be sent to HealthLink at the indicated address and EDI vendor number listed above.

*How long do I have to file a claim after medical care was received?*

Land of Lincoln Health will be able to assist with questions related to patient's benefit coverage. Please contact Land of Lincoln Health at 888-858-9130 or visit their website at [www.landoflincolnhealth.org](http://www.landoflincolnhealth.org).

*Is this a HealthLink Open Access plan or HealthLink PPO program?*

For HealthLink contracted providers, this is an Open Access network. Claims will be priced based on your negotiated HealthLink contracted rate.

For UniCare contracted providers located in Indiana, Kentucky and Wisconsin, this is a HealthLink PPO network program. Your claim will be priced based on your negotiated UniCare contracted rate.

*Is my reimbursement rate different for the Land of Lincoln Health arrangement?*

For HealthLink contracted providers, this is an Open Access network. Claims will be priced based on your negotiated HealthLink contracted rate.

For UniCare contracted providers located in Indiana, Kentucky and Wisconsin, this is a HealthLink PPO network program. Your claim will be priced based on your negotiated UniCare contracted rate.

*Where do I send an appeal?*

All HealthLink and UniCare contracted providers requesting appeals regarding claim pricing can submit appeals to:

HealthLink  
Attention: Grievances and Appeals Department  
P.O. Box 411424  
St. Louis, MO 63141-1424