

Commercial Carrier Process to Request a Referral to a Specialist or NonPhysician Specialist
(Accurate as of August 1, 2022. Please check the MIA website for up-to-date information.)

Wellfleet Insurance Company

Consumer Contact Information

Website: <https://wellfleetstudent.com/>
Phone Number: 877-657-5030 (Wellfleet Customer Service Phone Number)

Requesting a Referral

Steps to request a non-panel (non-participating) provider specialist: Wellfleet Insurance Company Student Health Insurance Plans (SHIP) typically do not require members to request a referral to a Specialist or NonPhysician Specialist. See below for the language included in Wellfleet's Maryland SHIP Certificate of Coverage regarding Standing Referrals.

Review full referral request procedures: SECTION IV - STANDING REFERRAL (the link to where a member can locate their plans Certificate of Coverage which includes the below language is shown to the right in in Column C)

Standing Referral:

A. In-Network Providers:
Although referrals are not required, You may request a standing referral to a specialist or Nonphysician specialist if:

1. You have a condition or disease that:
 - a. Is life threatening, degenerative, chronic, or disabling; and
 - b. Requires specialized medical care; and
2. The specialist or Non-physician specialist:
 - a. Has expertise in treating the life-threatening, degenerative, chronic, or disabling disease or condition; and
 - b. Is an In-Network Provider.

We shall provide a standing referral to a specialist or Non-physician specialist if Your Physician determines, in consultation with the specialist or Non-physician specialist, You need continuing care from the specialist or Non-physician specialist. A standing referral shall be made in accordance with a written Treatment plan developed by Your Physician, the specialist or Nonphysician specialist, and You. The Treatment plan may limit the number of visits, or the period during which the visits are authorized and may require the specialist or Non-physician specialist to communicate regularly with Your Physician regarding Your Treatment and health status.

B. Out-of-Network Providers:
Although referrals are not required, You may request a standing referral to a specialist or Nonphysician specialist who is an Out-of-Network Provider if:

1. You are diagnosed with a condition or disease that requires specialized health care services or medical care; and
 - a. There are no specialist or Non-physician specialist in the Preferred Provider Organization network with the professional training and expertise to treat or provide health care services for the condition or disease; or
 - b. There is no reasonable access to specialist or Non-physician specialist in the Preferred Provider Organization network with the professional training and expertise to treat or provide health care services for the condition or disease without unreasonable delay or travel.
2. For purposes of calculating any Deductible, Copayment amount, or Coinsurance payable by You, We will treat the services received by the specialist or Non-physician specialist who is an Out-of-Network Provider as if the service was provided by an In-Network Provider.

Your request for a referral to a specialist or Non-physician specialist who is not an Out-of-Network Provider shall be addressed in a timely manner that is:

1. appropriate for Your condition, and
2. within two (2) working days after receipt of the information necessary to make the determination.

As used in this benefit:
Non-physician specialist means a health care provider who:

- a. Is not a Physician;
- b. Is licensed or certified under the Health Occupations Article; and
- c. Is certified or trained to treat or provide health care services for a specified condition or disease in a manner that is within the scope of the license or certification of the health care provider.

Carrier's timeline to grant or deny request	Not Applicable, as referrals are not required. See above.
Grievance process to appeal denial of a request	Not Applicable, as referrals are not required. See above.
How to file a grievance	Not Applicable, as referrals are not required. See above.
Number of days for final grievance decisions	Not Applicable, as referrals are not required. See above.
Number of days/hours for emergency grievance decisions	Not Applicable, as referrals are not required. See above.
Review full grievance process	Not Applicable, as referrals are not required. See above.