

Yale Health Center  
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# YALE HEALTH CARE

news from Yale Health  
summer 2024

**Understanding  
Your Yale Health Coverage  
and Accessing Care**

**How Does Yale Health Work?**

**The ABCs of Referrals**

**TALKING WITH  
SHAVONNE HARRIS**

**THREE ESSENTIAL DOCUMENTS**

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### KEEP IN MIND

#### Women's Health and Cancer Rights Act Services

The Women's Health and Cancer Rights Act (WHCRA) of 1998 provides benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedemas.

For more information, visit [dol.gov/agencies/ebsa/laws-and-regulations/laws/whcra](https://dol.gov/agencies/ebsa/laws-and-regulations/laws/whcra) or speak to your primary care provider.

#### Pharmacy Hours

The Yale Health Pharmacy hours are:

**Monday – Friday** 8:00 am – 6:00 pm  
**Saturday** 8:00 am – 3:00 pm  
**Sunday** Closed

Please check [yalehealth.yale.edu](https://yalehealth.yale.edu) for any changes, closings, or holiday schedules.

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## Understanding Your Yale Health Coverage and Accessing Care

**WELCOME BACK TO YOUR MEDICAL HOME.** At Yale Health, we are constantly enhancing and adding to our services. In this edition of our newsletter, we would like to reintroduce our members to the care and benefits available and how to access them.

There are services here that you may access frequently, and might want to access in the future. Read on for practical information on understanding and using all the available benefits. We will share tips from our dedicated employees, phone numbers, and links to in-depth information about your benefits and coverage. Please keep this newsletter handy as a reference.

If you need more guidance or information, remember that our Member Services Department is always here to help. And don't forget our newly redesigned website, which is easily accessible and full of up-to-date, detailed information, links to our departments, and key documents you may need as you access care.

# How Does Yale Health Work?

**Yale Health refers to 55 Lock Street and the caregivers there. But it is actually much more.**

“**YALE HEALTH** offers a unique model of care, and it consists of three elements,” says Catherine Kelly, Assistant Director, Member Services and Health Information Management. “We are a provider of care, a department of Yale University, as well as an insurance plan.”

As a not-for-profit healthcare organization, Yale Health operates **Yale Health Center** and cares for its members both at that facility and through additional providers and services in the “Yale Health network.” Yale Health is not-for-profit, which means that our members come first and that we are continually looking at ways to update and enhance our services.

“Yale Health is your Primary Care Medical Home,” says Kelly. “Many people receive most of their care at 55 Lock Street, including pharmacy, diagnostic imaging, and blood draw services, which is very convenient: everything you need is in one place.”

Our more than 150 providers are ready and eager to partner with all of our patients to meet their individual health needs. Yale Health physicians, nurse practitioners, physician assistants, and others are board-certified, and work as a team to deliver

personalized care to each member. They focus on you and your healthcare needs: our members are our partners in all efforts relating to their health.

## A STAFF-MODEL HMO

Yale Health is also a staff-model health maintenance organization (HMO), which, when it began here at Yale in 1971, was an innovative concept in health insurance. “Yale was one of the first universities in the U.S. to provide health care services on campus through the staff model HMO,” says Ariel Perez, Manager, Member Services and Health Information Management.

The term “HMO” can spark some dubious reactions. “We want to demystify that,” says Kelly. A staff-model HMO is an efficient and comprehensive way to deliver health care and insurance to our Yale community, with nearly 50,000 members across the faculty, staff, and student constituent groups, including their dependents. “The benefits are very rich because we are all part of Yale, and all taking care of one another,” says Perez. As a result, nearly 80 percent of Yale faculty and staff choose Yale Health as their health care plan.

“We care about keeping you well and healthy and giving you the right care at



*Catherine Kelly, Assistant Director, Member Services and Health Information Management.*



*Ariel Perez, Manager, Member Services and Health Information Management.*

the right time, in the right place,” says Kelly.

In an HMO like Yale Health, **care begins with a patient’s primary care provider (PCP)**, the primary point of contact for all of a patient’s health care needs. “Start your care journey with your PCP,” advises Perez. Your PCP coordinates all your medical care by providing treatment or connecting you with in-network specialty providers for services and medical supplies. Your PCP can order blood work, X-rays, and other imaging, prescribe medicines or therapies, and initiate referrals for specialty care. Some specialty services, such as Dermatology and Ophthalmology, are located

at 55 Lock Street, whereas others are offsite.

## OUR NETWORK PARTNERS

**But what if you need care beyond what 55 Lock Street can offer? Your PCP will refer you to one of our network partners:**

**Yale Medicine** is the clinical practice of the **Yale School of Medicine**, with more than 1,700 physicians in more than 155 locations across Connecticut. Your PCP may refer you to a Yale Medicine specialist if the care or service you need cannot be provided at 55 Lock Street. Yale Health covers the services of Yale Medicine physicians with an approved referral.

**Yale New Haven Health (YNHH)** is a nonprofit healthcare system home to Yale-New Haven Hospital and several other institutions around the state. It is Connecticut’s largest healthcare system. Yale Health patients may be referred to care at the YNHH York Street campus, the YNHH St. Raphael campus, or the YNHH Shoreline Medical Center in Guilford. The affiliated Bridgeport, Greenwich, and Lawrence + Memorial Hospitals are considered out-of-network for Yale Health members.

# The ABCs of Referrals

**A WIDE (AND GROWING) ARRAY** of services is available to our members at our home, 55 Lock Street: from Imaging to Pharmacy to Acute Care, most of the care we provide happens here.

There may be times when the service you need is not available at the Yale Health Center: that is where referrals come in. Referrals allow our members to access the broad spectrum of services across the Yale Health system, but they can bring about confusion.

Simply put, an approved referral is an authorization for specialty care beyond the primary care provider’s office, to ensure the services will be covered by Yale Health. Claims, on the other hand, are payments made after services are provided. Referrals assure members that they can get the care they need, whether it happens at the Yale Health Center, or at another Yale location.

First things first, when it comes to referrals, the name may be deceiving, “The Referrals Department does not place referrals,” says Assistant Director of Claims and Referrals Ann Marie Morant. “They review referral requests made by providers.”

Most referrals start with primary care providers, or PCPs. At visits they may request a referral for a patient to specialty care or for additional tests when medically necessary. But these referral requests are not automatic: they must then be approved by the Referral Department, to ensure that the service is covered by insurance, before appointments can be made.

The reason for this is the unique structure of Yale Health. “Inside of 55 Lock Street, Yale Health provides care,” says Referrals Manager Lindsay Rodriguez. “But Yale Health is somewhat unique, because not only is it

## Understanding the referral process — an overview:

- A** Your **primary care provider places a referral** for specialty care.
- B** Remember: **Authorization is a requirement** before scheduling your specialty care. A letter from our Referrals business department will notify you of an authorized and approved referral, and you may also check your My Chart account.
- C** The referral includes details on **what is explicitly authorized**, such as consults or additional tests.
- D** Specialty care is authorized for **in-network only**.
- E** Our new **in-network provider directory is current** and updated frequently on our website.
- F** On occasion, an out-of-network referral is initiated or requested. **Make sure you are authorized for all services before scheduling** appointments or tests.
- G** Our Yale Medicine **specialist partners confirm** active, authorized, and approved referrals before scheduling; however, it is important that you **check before getting specialty care** to avoid receiving services that are not covered.

a provider, but for services outside of Lock Street, it is an insurer.” This brings up a lot of questions from members. “Even though Yale Health is largely a one-stop shop for its members, it is important to understand how the benefit works to avoid unnecessary problems or financial obligations,” adds Rodriguez.

The Yale Health Provider Directory is the definitive resource for complete information about where members can seek services from providers covered by Yale Health. Available on the Yale Health website, the Provider Directory is frequently updated and lists every network location, vendor, and provider where members’ visits, procedures, and medical equipment are covered.

An important tip: if a service or test, such as acute care or X-ray, is available and

provided at Lock Street, members must go there to ensure coverage. Therefore, even if a member is receiving care at another approved network site (e.g., network provider specialist), services such as X-rays, diagnostic imaging, etc. should take place at the Yale Health Center. As our members’ medical home, the Yale Health Center is where all care should be provided unless otherwise noted in the Provider Directory.

Based on member feedback, Yale Health has made several improvements to the referral process to ensure members have a smooth experience when their care moves from inside to outside Lock Street. “Yale Health has changed and grown a great deal over the past decades,” says Morant. “Our network and locations are different, and our services are more extensive. As a result, we did a deep dive into the referrals process to bring it up-to-date with how Yale Health works now, and have increased both member

**REFERRALS CONTINUED ON NEXT PAGE**

**At our state-of-the-art building at 55 Lock Street, Yale Health offers access to extraordinary care and services to its members, including:**

**All primary care services** in our Internal Medicine, Obstetrics & Gynecology, and Pediatrics departments.

**In-person Acute Care services** from 8:00 am – 10:00 pm, seven days a week, with 24/7 clinical guidance always available from a Registered Nurse on our Acute Care phone line, 203-432-0123.

**Specialty Services** such as Dermatology, Eye Care, Nutrition, Physical Therapy, and more.



**REFERRALS CONTINUED FROM PREVIOUS PAGE**

and staff satisfaction with the process.”

While a referral from your PCP or specialist does not guarantee approval/authorization for the visit, care, or services, it’s the starting point. An important update to the process: **an active, approved referral will indicate to the patient and specialist that an appointment can be booked.** This necessary step will decrease members being billed and responsible for unapproved services.

The Referral team will review and process your referral, and you will receive a letter in the mail featuring new revisions to provide clearer, more user-friendly information about its status. You can always view active referrals on MyChart (see sidebar, “How to Access Referrals in MyChart”) or contact the Referrals Department for an update on your referral and/or to request a copy of it.

An approved referral authorizes payment for a specific service or treatment over a defined time. **We have extended the duration of most approved referrals to accommodate your needs, the availability of the specialty provider, and any scheduling delays or conflicts that may arise. Some approved referrals will now be active for as long as three years.**

We have also extended the duration of referrals for many tests and procedures to better reflect patient scheduling preferences and potential delays without having to seek an updated referral. The details of the approved referral are shared with the provider or specialist you will be seeing for care.

Further, our Referrals and Claims department staff has grown to meet our expanding needs and improve our member experience, including better response time and phone access.

“The benefits here at Yale are very generous,” says Morant, “but you have to educate yourself to understand the scope of your benefits. Our best advice is to read your referrals, know the Provider Directory, and read your coverage documents.”



**OUTSIDE LOCK STREET REFERRALS NEEDED**

For Yale Health members, referrals are required for all health care provided **outside of 55 Lock Street.**

**INSIDE LOCK STREET REFERRALS NEEDED**

Inside Lock Street, referrals are also needed to schedule appointments for the following:

- Allergy**
- Dermatology**
- Diagnostic Imaging**
- Endoscopy**
- Infusion and Medication Administration Center**
- Inpatient Care Facility**
- Laboratory Services**
- Nutrition Counseling**
- Physical Therapy**
- Specialty Services\***

\* Specialty Services, includes cardiology, endocrinology, gastroenterology, neurology, orthopedics, otolaryngology (ENT), and urology.

**INSIDE LOCK STREET REFERRALS NOT NEEDED**

Members do not need referrals for these services at 55 Lock Street:

- Acute Care**
- Behavioral Health**
- Immunization**
- Obstetrics & Gynecology**
- Eye Care**

**THE YALE NETWORK: PROVIDING COMPREHENSIVE CARE FOR MEMBERS**

The phrase “out of network” can evoke some nervousness when it comes to seeking care. For Yale Health members, there is no need to fear: the network available to our members is wide (and always growing) so that virtually all of your healthcare needs can be met in our network: there is no need to go “out-of-network,” where your care may not be covered by your benefits.

Our network is comprised of world-renowned providers, who are not only exceptional caregivers but very often international experts in their fields, cutting-edge researchers, and dedicated educators for the next generation of physicians and nurses.

The network where our members can seek care covered by their benefits includes:

**Yale New Haven Health**

**Yale New Haven Hospital including the St. Raphael's Campus**

**Shoreline Medical Center in Guilford**

**Smilow Cancer Hospital**

**Yale Medicine**  
physicians and practices in locations across Connecticut

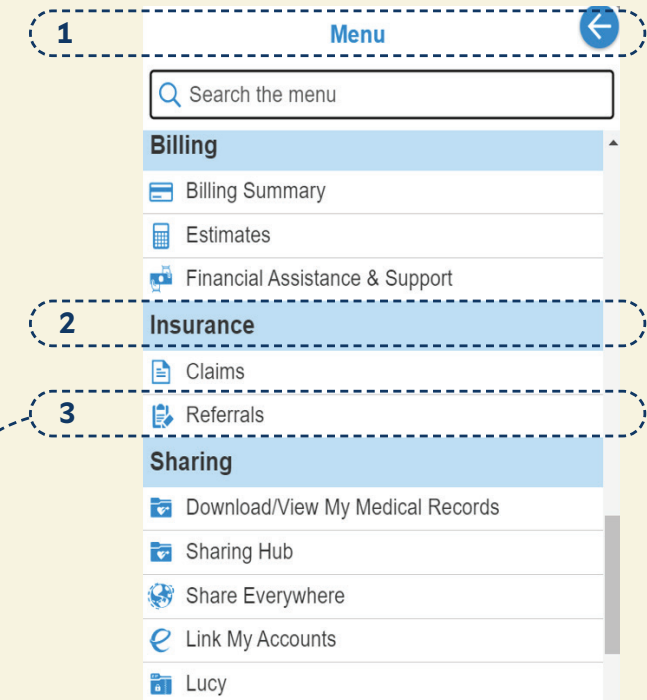


Details on how to access care at these locations are outlined in the Provider Directory and are available online.

**How to Access Referrals in MyChart**

You may now quickly review the status of an active referral and its expiration date in your MyChart account:

In MyChart, click **Menu (1)**, scroll to **Insurance (2)**, and click **Referrals (3)**. All referrals will appear with details and status.



Referral #	Referred To	Referred By	Start Date	Exp Date	Status
<input type="checkbox"/> 51854329	YHC Department of Physical Therapy	John Toksoy, MD	09/26/2023	03/24/2024	Authorized
<input type="checkbox"/> 50462626	YM Otolaryngology at 800 Howard Avenue	Evelyn Flaherty, APRN	09/08/2023	09/07/2024	Authorized
<input type="checkbox"/> 50448361	Diagnostic Radiology	Evelyn Flaherty, APRN	09/08/2023	09/07/2024	New Request
<input type="checkbox"/> 39108121	Sara M Schaefer, MD	Leah Whelan, APRN	04/19/2023	04/18/2024	Authorized



## We Hear You: Talking with ShaVonne Harris, Patient Representative

**LISTENING TO AND RESPONDING** to our members' concerns is essential to providing the best care possible and guiding us in our decisions. Patient Representative ShaVonne Harris is at the forefront of Yale Health's commitment to hearing from our members.

Harris is the recipient of the feedback, concerns, compliments, and complaints that members send in via phone and email, as well as in the Comment Box on the Yale Health website. "In listening to their concerns, I also help people navigate our services at Yale Health," she says. To help improve member experience, Harris relays the feedback from members to appropriate leadership, who consider the feedback when tweaking operations and drafting and revising policy at Yale Health Center.

Harris compiles feedback into a protected tracking system accessible to appropriate clinical and operational leaders at Yale Health. Once reviewed, "we can work with the department to fine-tune and fix areas of the most concern."

Harris also acts as a direct liaison between members and departments and works with Yale Health staff to ensure concerns are addressed. For example, if a member has not received a response from a particular department about a question, she will reach out on their behalf and help close the loop. If she can't answer a question, Harris will refer them to the right place, be it Referrals, the Pharmacy, or any department. Many times, she says,

a complaint or concern stems from a misunderstanding, where information is not being conveyed and heard effectively. Usually, "once we get to the root of the issue, it works out."

One of the most common questions Harris receives relates to billing and referrals. When members call and have questions about an unexpected bill, or an issue with a referral, Harris recommends contacting the Referrals Department as they have the expertise to best clarify the issue at hand. Another common concern regards the response time to MyChart messages to providers. "If a member has an issue reaching their provider, it is important to explain how the call system works, and how and when providers reply to MyChart messages, or when a triage nurse might reply," Harris says.

Harris recalls a time when complaints about responses in MyChart spiked. In response, Yale Health convened a multidisciplinary team. Internal workflows and organizational policies were changed, which protected the valuable time providers have with patients and reduced message response times. "As the changes were implemented, we saw fewer complaints," says Harris.

When engaging with our members, Harris recognizes that kindness and respect are essential, especially when a matter is serious. As she escalates concerns to our various clinical, safety, or leadership teams, she makes every effort to nurture that human connection. "Whenever I speak to a concerned member," Harris says, "I respond in a way that imagines how I would want someone to treat my family. This is someone's mother, or father, or child, and respect goes a long way." If an issue requires a longer investigation, Harris keeps the member informed along the way as it is resolved.

While resolving issues is important, "we also get compliments," Harris says. "When we do, I always share them because everyone appreciates hearing about the positive things we do for our members."



ShaVonne Harris,  
Patient Representative

*Did  
you know?*

Patient Representative ShaVonne Harris has received frequent comments and questions about the cost of **parking** in the Yale Health garage. "Many people did not realize that **the first ninety minutes of parking are free**," she says. "The front of the building is for drop-off and pick-up only."

Another frequent question is about accessing **urgent care** centers. "**Acute Care at 55 Lock Street is the only approved facility for urgent care in Connecticut**," Harris says. But in an emergency, go to the nearest emergency room.

## Three Essential Documents for Every Yale Health Member

**YALE HEALTH'S MEMBER SERVICES DEPARTMENT** provides members with information about what their Yale Health plan covers, who is eligible, proof of coverage, and how to enroll.

Their best advice? "There are three essential documents that every member should know how to find, updated and available on Yale Health's website," says Ariel Perez, Manager, Member Services and Health Information Management.

### 1 Yale Health Employee Coverage Booklet



Updated yearly, this comprehensive booklet explains in detail the benefits and coverage

provided under your Yale Health employee coverage. It is searchable and clickable, providing links to further detailed information.

The booklet describes the rights and obligations of you and Yale Health, what the plan covers, and how benefits are paid for that coverage. An employee covered under this plan and their covered dependents are subject to all the conditions and provisions of the plan.

Look to the Coverage Booklet for information on eligibility, enrollment, and detailed information about the services Yale Health will cover for its patients.

### 2 Schedule of Benefits



This is an at-a-glance list that describes covered services and treatments for Yale Health

members as well as patient cost-sharing amounts like copays, fees for no-show/late cancellation of appointments, deductibles, and coinsurance percentages under your Yale Health plan. Coverage is unique to members' roles at the University,

and the Yale Health website details Schedules of Benefits for various groups of employees, including Faculty, Managerial and Professional, Clerical and Technical, Service and Maintenance, and the Yale Police Benevolent Association.

"The Schedule of Benefits is an easy-to-understand document," says Perez. "It clarifies how much a member can expect to pay for covered services and also outlines what is not covered."

The Yale Health medical benefit covers a wide range of medical expenses for treating illness or injury. It does not provide benefits for all medical care. With your Yale Health benefit, you must directly access the following departments and services at Yale Health Center at 55 Lock Street: Acute Care, Internal Medicine, Obstetrics & Gynecology, Eye Care, and Pediatrics for covered services and supplies under the benefit without a referral. All other departments and services require prior authorization.

Look here first when you have questions about what services are covered by your Yale Health plan and what (if any), amount you will have to pay for those services. Members can download a PDF version of their Schedule of Benefits from the Yale Health website in the "Coverage" section.

### 3 Yale Health Provider Directory



Where can you go with an approved referral? This is a frequent question from members, Perez says. The

Provider Directory is a downloadable document that answers that important question: a detailed listing of every location and vendor that Yale Health members can access that will be covered. "The Provider Directory was launched in November 2023 and is frequently updated," Perez says. "It makes very clear where Yale Health members can access in-network services." The Provider Directory, when used with the Coverage Booklet and the Schedule of Benefits, provides members with a complete picture of the scope of their care and benefits at Yale Health. "Understanding this document and referring to it before getting services outside of Lock Street can help our members be more educated, prepared patients," Perez says. "And it will help members see just how comprehensive our care is."

With this information in hand and in partnership with Yale Health's dedicated providers, all our members are on the right track to their best health.