Background Questions

What happened?
Sanford and Avera have been involved in various discussions on multiple fronts over the past several months. Sanford physicians and facilities have proudly participated in the DakotaCare broad network since 1986. In late 2015, DakotaCare was bought by Avera. Sanford negotiated in good faith with Avera’s DakotaCare to renew Sanford’s participating provider agreements, but we encountered resistance and disingenuous negotiating methods. In parallel, in May of 2016, Sanford Health Plan sent a proposal to Avera inviting its providers to join Sanford Health Plan’s similar broad network product.

Instead of allowing its providers to join Sanford Health Plan’s broad network or negotiating on Sanford’s participating provider agreements, Avera offered Sanford an ownership interest in Avera’s DakotaCare. Sanford rejected that offer because Sanford could see no legitimate way two competitors could own, govern and operate Avera’s DakotaCare together. Further, Sanford also knew that an investment in Avera’s DakotaCare would reduce competition and choice for consumers.

We continued to negotiate in good faith, but after three months Avera rejected our requests to add Avera hospitals and physicians to Sanford Health Plan’s broad network. Avera’s DakotaCare sought to maintain its own broad network that includes Sanford providers, while denying Sanford Health Plan the same ability to offer broad network products that include Avera’s providers. This left Sanford no alternative other than to end our participation in Avera’s DakotaCare and Avera Health Plans.

What does this mean for me?
If you are a member of Avera’s DakotaCare or Avera Health Plans, Sanford providers will no longer be in-network for you after January 1, 2017. At Sanford, our patients come first and we are committed to working with you to find the best coverage options for you.

In addition to Sanford Health Plan options, Sanford works closely with many health insurance providers and networks (see below for a listing). Additionally, there are many other health plans that access us indirectly. The contracts vary, so the best way to know if Sanford is in-network is to check the health plan’s or network’s provider directory.

What is the difference between a broad and narrow network?
Generally, a broad network includes a broad range of providers, whereas a narrow network includes a subset of those providers but at less cost.

When will this change take place?
Any changes in your coverage will not take place until January 1, 2017. There is time to work through any continuity of care issues or find coverage options that better fit your needs.
AVERA’S DAKOTACARE AND AVERA HEALTH PLANS FAQs

Care Questions

What if I am in mid-treatment (ex. pregnancy or chemotherapy)?
Patients are our top priority and we will continue to provide you with the expert care you need throughout your treatment. Should your care needs extend into 2017, and not be covered by Avera’s DakotaCare or Avera Health Plans, we will work with you to find an alternative coverage solution.

I am worried I won’t be able to see my Sanford team anymore.
Thank you for choosing Sanford for your health care needs. Having a team that you know and trust is so important to maintaining a healthy life. Sanford recognizes that and is committed to working with you on your individual needs to find a solution that works for you.

I am working with my provider on an upcoming procedure. What should I do?
We are committed to delivering the best care to our patients. We would be happy to work with you to complete your procedure by the end of the year. If that does not fit in your schedule, Sanford Health Plan offers many coverage solutions and Sanford providers participate directly with many health plans and networks.

Coverage Questions

What if I am in a group insurance plan?
If you are on a group health insurance plan, we encourage you to contact your HR department, as Sanford Health Plan offers many coverage solutions and Sanford providers participate directly with many health plans and networks.

What if I am on an individual insurance plan?
If you are on an individual insurance plan, contact your insurance agent to find out about your options, as Sanford Health Plan offers many coverage solutions and Sanford providers participate directly with many health plans and networks.

Which health insurance plans and networks does Sanford work with?
In addition to Sanford Health Plan options, Sanford works closely with many health insurance providers and networks including Blue Cross and Blue Shield of Minnesota, Blue Cross and Blue Shield of North Dakota, HealthPartners, Humana, Medica, Midlands Choice, PreferredOne, TLC Advantage, Wellmark Blue Cross and Blue Shield of South Dakota, and Wellmark Blue Cross and Blue Shield of Iowa. Additionally, there are many other health plans that access us indirectly. The contracts vary, so the best way to know if Sanford is in-network is to check the health plan’s or network’s provider directory.

I am a current Sanford Health Plan member. How does this affect me?
While Sanford Health’s necessary decision to terminate from Avera’s DakotaCare and Avera Health Plans does not directly impact Sanford Health Plan members, we did anticipate Avera may reactively terminate its providers from Sanford Health Plan’s network. On September 30, Avera notified Sanford Health Plan it will withdraw a portion of its providers in South Dakota from the Sanford Health Plan provider network effective January 1, 2017. Sanford Health Plan will contact and provide assistance in finding in-network providers for our affected members. There are also provisions in place for members undergoing medical treatment with an Avera provider. We are here to help guide you through this transition. If you have questions, please call Sanford Health Plan Member Services at (800) 752-5863.