

Insurance networks and how to access them

Access ID required for adult dependents/spouses

Here is some information about our networks that we are able to access with our self-funded insurance plan. While Crescent Health Solutions administers our claims and provides access to most physicians and facilities in Western North Carolina, they are not the only network that is available to us. If you will look on the back of your insurance ID card, there is a PHCS logo and website that is listed right beside it. This is the network that gives us access to a nationwide network of providers that is as extensive as the ones available through the major insurance carriers. You don't need to do anything to see a provider in this network, but if you want to see the providers available, go to www.multiplan.com, click on search for a doctor or facility (towards the upper right of the website with a green background), then towards the bottom of the next page under the "Back of card" section, click PHCS. Continue following the instructions to search for the type of doctor you are wanting to see. Any doctor or facility you find on this site is an in-network provider for you.

Or if you wish to search for providers in Western North Carolina, go to www.crescenths.com and in the middle at the bottom, click on "Search for Providers" and enter group number 8228. Any practice you find here is also an in-network provider.

Also, at the bottom of your insurance ID card, there is a number for Zelis. If you are ever out of the area and get sick, such as when you are on vacation, call that number (866) 807-6193 and they will find an in-network provider who is in the PHCS network that you can see in that area. It's a wonderful benefit that is available to you that helps you save money and gives you access to providers who are in-network no matter where in the United States you may be. We've had folks use this when they were traveling out West and in the Southern states. They are even able to locate providers if you are out of the country.

A change to HIPAA law that was effective on September 15, 2013, mandates that all adult dependents and spouses of an insured person have their own login. For spouses and dependents to access Crescent's site, go to www.crescenths.com/benefit-administration, click on "Employees click here", go to login page, select register as new member, use the member's 9 digit ID number on the card, type in dependent/spouse first name, last name, date of birth and zip code.