

## InterWest and MultiPlan Network

*Of course, the doctor's office, not the hospital, is the primary link that most people have to the health care system. To ensure quality care and fair pricing, the Trust utilizes two major physician and health-care professional networks for its participants, InterWest and MultiPlan.*

*Practitioners outside of the InterWest and MultiPlan networks will be considered out-of-network, also referred to as a Non-PPO Provider. We encourage you to follow the below instructions to find an in-network practitioner as updates have been made to the network directory:*



### **InterWest:**

1. Go to [www.ebms.com](http://www.ebms.com)
2. Click on "Members"
3. Click on Provider Network Listing (under "Forms/Resources")
4. Click on InterWest Health
5. Click Search on the Practitioner-Only Network
6. A Listing of network providers will appear based on search criteria.



### **MultiPlan:**

1. Go to [www.ebms.com](http://www.ebms.com)
2. Click on "Members"
3. Click on Provider Network Listing (under "Forms/Resources")
4. Click on MultiPlan
5. Click on the Practitioner-Only Network on the back of the card.
6. A Listing of network providers will appear based on search criteria.

**Important:** *Some out-of-network providers may ask that you pay in advance of receiving services and/or required to complete a form similar to the below image. If you are asked to pay in advance of receiving services, please contact EBMS at 866.894.1499 and they will assist you. If you are asked to sign any form detailing the estimated cost for your services, or if you are not sure what to do when asked to sign anything, please contact EBMS at 866.894.1499 immediately. Out-of-network practitioner claims will be processed by EBMS at 90% of UCR (usual, customary and reasonable charge) to set the allowable payment limit. Most providers will accept 90% UCR as payment in full, however for those that don't, you could be balance billed for the difference between their billed charge and the Plan's 90% UCR allowable payment limit.*