



Compliance with PPACA Provisions

Long before the passage of the healthcare reform bills and subsequent mandates, Medical Mutual has demonstrated its commitment to policyholders by:

- Being a leader in prevention and wellness outreach programs
- Not canceling coverage retroactively, called rescission, except in cases of intentional misrepresentation and documented fraud
- An appeals process that is NCQA¹ and URAC² accredited and meets all the requirements for the Centers for Medicare and Medicaid Services
- Any provider in the network that is accepting patients can be designated as a primary care provider, including pediatricians
- No referrals are necessary
- Emergency care requires no prior approval, even out of network

The Mutual Way

Medical Mutual for years has grown and prospered by remaining committed to the philosophies that define a mutual company. Today, Medical Mutual is a strong, financially stable company prepared to navigate the post-reform changes in the healthcare delivery system and it remains focused on providing for the needs of its policyholders and the communities it serves.

1. The National Committee for Quality Assurance (NCQA), whose mission is to help consumers make informed choices, is an independent, not-for-profit organization and the leading evaluator of America's health plans.
2. URAC is an independent, nonprofit healthcare accrediting organization dedicated to promoting healthcare quality through accreditation, certification and commendation.

Future Topics:

- Glossary of Terms
- National High Risk Pool
- Questions About Healthcare Reform