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May 19, 2009

MEMORANDUM

To: All NetCare Participating Providers
From: Jerry Crisostomo, Plan Administrator
RE: Procedures Requiring Pre-Certification/Prior-Authorization Effective June 1, 2009

- I. Effective June 1, 2009, NetCare will only require Pre-certification/Prior-Authorization for the following procedures:
1. CT Scan
 2. MRI
 3. PET Scan Nuclear Cardiology and Medicine Studies
 4. Interventional Radiology
 5. Cosmetic Procedures
 6. Operative and Diagnostic Endoscopies
 7. Cancer Treatment.

Failure to obtain Pre-Certification approval for those services or benefits requiring Pre-Certification/ Prior Authorization from NetCare may result in a disallowance of up to 50% of charges. Pre-certification/ Prior Authorization is only a determination of medical necessity, not an assurance of coverage, or guarantee of payment.

- II. Reminder: All Advantage Plan HMO Members are required to obtain a completed ***PCP Referral Authorization Form*** from their Primary Care Provider to access any specialist provider whether on-island or off-island. This completed form must be submitted to NetCare's Medical Management Department for review.

For off-island, this completed ***PCP Referral Authorization Form*** with the ***Pre-Certification Request Form for Services Outside Guam*** must be submitted to NetCare's Medical Management Department for review.

For the above, claims incurred without NetCare's prior review will be denied.

For your convenience, I have included copies of the ***updated*** forms referenced above. You may also access this information on our web site @ www.netcarelifeandhealth.com.

For any questions or assistance, please contact the Provider Relations Department at 472-3610 x 309/216 or email: providers@netcarelifeandhealth.com. Thank you.