

EagleAccess Borderless APO™ (All Provider Organization)



Sharper vision. Powerful solutions.

EagleAccess Borderless APO™

- Put simply, the APO is a return to indemnity plans. Members can utilize any provider they choose.
- There is one level of benefits with no “In” or “Out” of network distinction. Low co-pays for physicians, low deductibles/co-insurance for facilities.
- Our UCR is 150% of Medicare. Example – Medicare pays \$400, Eagle pays \$600. Contrast this with Oxford’s out of network at 140% of Medicare.
- We have a large and growing list of Safe Harbor providers that accept our co-pays and reimbursement as payment in full with no balance billing.
- For the few providers not in the Safe Harbor, Eagle will negotiate upfront on the member’s behalf to have the provider accept our payment in full.
- In case of balance billing by any provider Eagle will negotiate again on the member’s behalf to achieve acceptable reimbursement.
- This method of negotiating with providers yields better results for the employer (lower rates) and for the member (freedom of provider choice).
- Prescriptions are handled with traditional co-pays through Caremark.

