

## Did You Know?

### What does THIPA mean?

THIPA stands for Torrance Hospital Independent Practice Association Medical Group.

### What is THIPA?

THIPA is your medical group and provides the medical services that your Medicare Advantage plan covers (*excluding prescriptions*). We are **not** part of your health insurance company.

### How did you become a THIPA member?

When you received your health insurance from Medicare you signed up for a medical group. You are one of 57,000 people in the South Bay who elected THIPA as their health care provider because of our reputation for affordable, high-quality health care. One reason is that 92% of our financial resources go directly towards the care of our patients.

### Why choose THIPA?

THIPA has 24 years experience serving the South Bay. We're the only medical group exclusively affiliated with Torrance Memorial Medical Center, one of the highest ranked hospitals in the South Bay.

### How do you know if you're a member of THIPA?

On your health insurance card is a line that should read "THIPA" or "Torrance Hospital IPA"

# Dr. Joshi Answers Your Questions

Senior Advisory Board Member Noel Palm asked me a very important question during our last Senior Advisory Board meeting and I wanted to share the answer to help you get better healthcare.

## “Who do I call if a medical test is denied?”

Let's assume you see your physician for lower back pain. You also have had some tingling in your left leg. After asking you questions and examining you, the doctor orders a CT (CAT-scan) of your back.

The request for the back scan goes from the physician's office to Utilization Management at Torrance Hospital IPA headquarters. A manager checks if your insurance company pays for CT scans of the back. Let's assume that unfortunately, your insurance does not cover the test (in other words, it is not a benefit). Therefore, a denial letter is sent to you and your doctor. The letter says that your insurance company does not pay for the test your doctor wanted.

This is where YOU can take charge. You can take ownership of your health by understanding the system and knowing how to use it. And we here at Torrance Hospital IPA are here to help you do that. Here's what to do:

You can talk to your doctor, or you could simply call Senior Member Services. Tell them your story and that you want to appeal the denial. In other words, you are asking that your case be reviewed.

As THIPA's Medical Director, your case then comes to my desk. I review your medical information and talk to your



**Torrance Hospital IPA Medical Group's Senior Advisory Board:** *Front Row*, from left to right: Noel Palm, Trish Hunt, John Barrington, Marilyn Medeiros. *Back Row*, from left to right: Robert Cook, Marc Moser, Dr. Divya-Devi Joshi, Jim Slay, Dr. Gwenne Norcross, Loretta Morrow, Bernard Askew

doctor. I might review the latest research on back pain. I notice that your insurance company will pay for CT scans of the back if the patient has tingling of the leg. Since you have had this tingling sensation, the CT scan is covered (that is, the insurance will pay for it). This information goes to you and your doctor in a letter, and you are on your way.

We want to provide you with the best and most appropriate health care possible.

If a test you think you need gets denied, please call Senior Member Services Toll-Free at 1-866-568-4472 to appeal and request that your case be reviewed.

If you have a question you would like Dr. Joshi to answer in an upcoming issue of *Senior Living* send an email with "Answer Your Questions" in the subject line to [medicaldirector@thipa.com](mailto:medicaldirector@thipa.com)