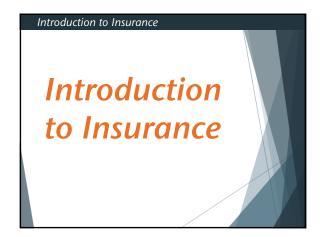


Overview of Healthcare & Insurance > What we're going to discuss • Introduction to insurance • How do you acquire insurance? • What insurance do I have? • Background on Medicaid • How to "access insurance" – using insurance to pay for healthcare • When you get stuck • Your responsibilities



Introduction to Insurance Introduction to Insurance How insurance works Basic insurance terminology Public vs Private Insurance

Introduction to Insurance How insurance works Insurance provider: pools premiums of insureds to cover costs of services determines what services/benefits are covered or excluded goal is to minimize healthcare costs

Public & Private Insurance > Public insurance is paid for by government/taxpayer dollars. Differentiating public from private insurance is simply a matter of funding. > Private Insurers • Blue Cross Blue Shield • Kaiser Permanente • United Healthcare > Public Insurers • Medicaid • Medicare • CHP+ ???

Introd	uction to Insurance
Publ	lic & Private Insurance
>	Regardless of how an insurance program is funded, whether it's public or private, there are some basic things that all insurance has in common: • Eligibility Guidelines • Public – Depends on Program • Private – Depends on Insurance Company and how you are accessing insurance (individually or employer funded) • Language, Terms and Definitions • Somewhat Specific to each Insurance Provider • Laws and rules which guide services • Procedures • Benefits • Precedence (history) • Appeals Process

	rminology
Private Insurance	Public Insurance (Medicaid/CHP+)
Eligibility	Eligibility
Benefit	Benefit
Copayment	Copayment Exempt
Medical Necessity	Medically Necessary
Open Enrollment	Open Enrollment
Prior Authorization	Prior Authorization Request (PAR)
Durable Medical Equipment (DME)	Durable Medical Equipment (DME)
Case Management	Case Management
Ombudsman	Ombudsman/State Regulatory Commission
Maximum Lifetime Benefit (Cap)	Rehabilitative
Deductible	Amount, Duration, Scope, Lifetime
Pre-Existing Condition	
Risk	

How to become insured	
How do	
I become	
insured?	

How to become insured * Enrollment Process • Eligibility based • Premiums for most private insurance; might be paid by an employer * Public • County Dept. of Human Services • Certified Application Assistance Sites (CAAS) * Private • Employer • Individually purchased • Self-funded plans

What Insurance do I Have? What insurance do I have?

What Insurance do I Have? What insurance do I have? Name of insurance company Locating your plan documents Reading your plan documents What's covered? What's included? What are my out-of-pocket costs? What are my limits? What if I'm still not sure?

Minimum Service Coverage (Essential Health Benefits) - Ambulatory patient services - Emergency Services - Hospitalization - Maternity/newborn car e - Mental health/substance abuse - Prescription drugs - Rehabilitative & habilitative services and devices - Laboratory services - Preventive and wellness care/chronic disease management - Pediatric services, including oral and vision care

What Insurance do I Have?

Private Insurance

Practice reviewing three plans of class participants, using previously instructed terminology to quickly find key components

What's the big deal about Medicaid? (Healthy Communities)

What Insurance do I Have?

Public Insurance: Medicaid

The program known as Medicaid became law in 1965 as a jointly funded cooperative venture between the Federal and State governments to assist States in the provision of adequate medical care to eligible needy persons

What Insurance do I Have?

Public: Medicaid Funding

- Currently, the federal government adds \$1 to every \$1 in the state of Colorado's Medicaid budget
- In some poorer states the federal government may add up to \$1.50 for every state dollar budgeted

What Insurance do I Have?

Public: Medicaid

With that funding and within broad national guidelines set by the Federal government, each state:

- Establishes its own eligibility standards
- Determines the type, amount, duration, and scope of services
- Sets the rate of payment for services and
- Administers its own program

What Insurance do I Have? **Public Insurance: Medicaid** Thus, the Medicaid program varies considerably from state to state, as well as within each state over time. What Insurance do I Have? **Public Insurance: Medicaid HOWEVER**, Medicaid coverage for children is unique because, in addition to state-defined services, children also receive the **EPSDT** benefit package mandated by the federal government. What Insurance do I Have? **Public Insurance: Medicaid** EPSDT: Early Periodic Screening, Diagnosis, and Treatment Federal benefit package administered in partnership

with each state

Extends additional benefits beyond state program for most Medicaid-enrolled children aged

birth through 20

What Insurance do I Have?

Public Insurance: Medicaid

- Why does the federal government fund EPSDT?
- **Money**
- If health problems are addressed earlier, the government saves money on complex and costly treatments down the road

What Insurance do I Have?

Public Insurance: Medicaid

- It's not only about lowincome
- Your coverage depends on <u>how</u> you qualified for Medicaid

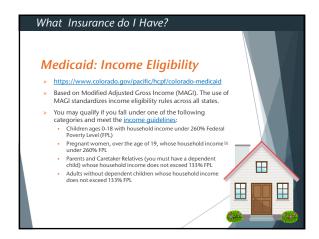
What Insurance do I Have?

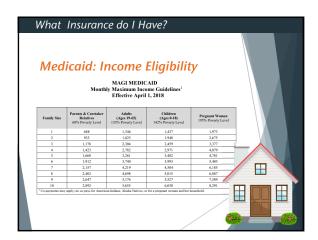
How to qualify for Medicaid (or getting into the Medicaid House)

- > Income eligibility
- > SSI
- Child Welfare
- > Waiver programs

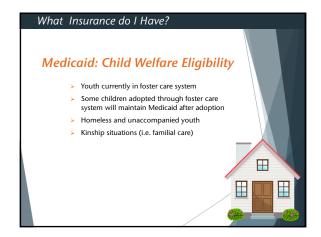
Once you're in the house, you have full access to the state Medicaid benefits, and children have the *added* benefit of EPSDT services.



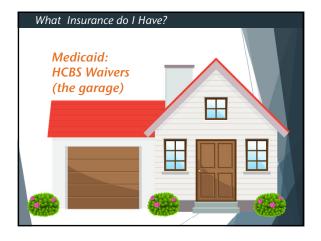


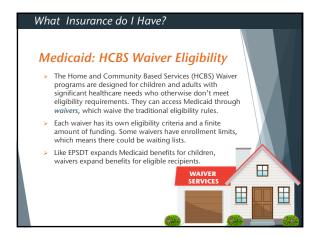


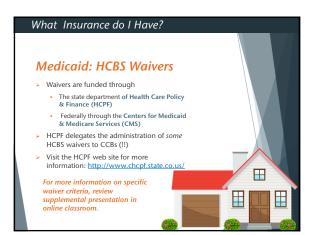


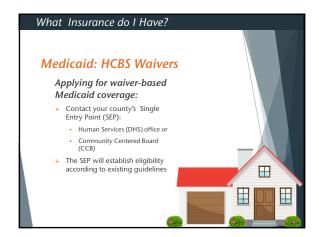




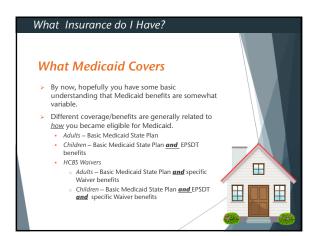






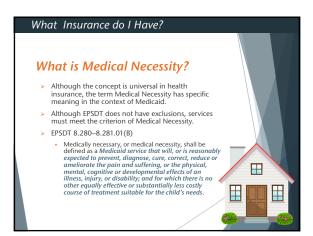


What Insurance do I Have? Medicaid: Special Situations Dual Coverage Public & Private Health Insurance Buy-In (HIBI) A program where Medicaid pays your health insurance premiums to prevent you from having to be fully insurance many in the fully insurance but it won't cover your child's needs You don't qualify for Medicaid through traditional routes You can purchase "supplemental" coverage through Medicaid Medicaid would rather you pay them for partial coverage than have to fully insure your child and bear all costs



Phew! We made
it through
Medicaid basics!
Now back to understanding
your coverage.

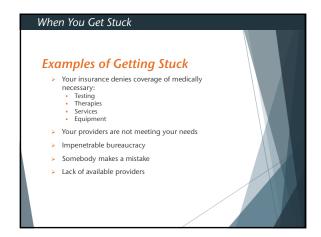
What Insurance do I Have? Understanding Insurance Exclusions Exclusion apply to both public and private insurances EXCEPT: Children's Medicaid currently has no exclusions because of the EPSDT benefits The restaurant The menu Looking back at your plan docs: What's excluded in your plan?





How Do I Use My Insurance? Using Your Insurance > To recap: • You know how to • determine what insurance you're eligible for • apply for insurance • Understand your benefits, exclusions, and costs > And now you need to USE your insurance. • Find a doctor • Recommendations • Google • HCPF list of Medicaid providers • CCHA for behavioral health • Call around • Choose a doctor • Tip sheet on questions to ask a new provider • Make an appointment





First Steps for Unsticking Yourself Your providers are not meeting your needs Review documentation and make your case Try a different communication approach Change providers Impenetrable bureaucracy Become a squeaky wheel Contact provider administrators Use your resources to identify a chain of command or a backdoor option Somebody makes a mistake Address it head-on Lack of available providers Appealing Denials





When You Get Stuck

Appealing Your Denial

- Prepare for making the call to your insurance company:
 - Have the PAR, denial or problem documents in front of you when you call.
 - Full Name
 - Patient ID #
 - · Date of Birth

When You Get Stuck

Appealing Your Denial

- > Take notes during the call
 - Date and time of call
 - Full Name of insurance representative
 - Phone number and extension of insurance representative
 - Ask for a response <u>in writing</u> if it is about benefits

Parent Responsibilities

Parent Responsibilities

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What you need to do Know what you're eligible for Understand your plan and the language used in your plan Understand the roles and motivations of insurance companies and providers Know how to address conflicts Use appropriate protocols when you disagree Keep organized records Filter information Keep your family and your needs and goals at the core of all decisions

Record-keeping Sood record keeping will Save you timel Improve the care you receive Create a Care Notebook It's cheap and easy Organize by areas of need or medical specialty Include a medication list There's an APP for that My Chart ChartSpan

Parent Responsibilities	
Filtering Information	
Remember to evaluate all information as to whether it's appropriate or applicable to you situation	11
> Reminder:	
Parents are the!	
The Internet is the	_!

Parent Responsibilities

What does your family need?

- ➤ People keep telling me to...
- > Think about your family's needs
 - Do recommended services meet those needs?
 - Will the service make your family's life more or less stressful?

- - Program Administrator, Children's Medicaid (State)
 Gina.robinson@state.co.us
 303.866.2267

Wrap-Up	
The End!	
 Don't forget to check out more resources in online classroom! Who can I call for help? 	
Insurance Commission Family Voices of Colorado Colorado PEAK web site	
 Medicaid: Gina Robinson 	