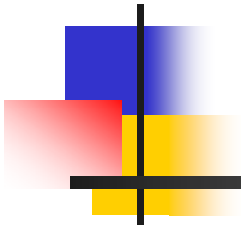


Health Care Connections

A Guide for Families



Family Voices
Brown Bag Lunch
September 1, 2010

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Funded By
CA State Council on
Developmental Disabilities

Created by:

- Center for Access to Resources and Education (CARE)
- Family Resource Network of Alameda County
- Matrix Parent Network
- Support for Families



Agenda

- Core Values
- Description of Services
- Know Your Health Care Plan
- Working in Partnership with Provider
- Advocacy
- Resources
- Glossary



Core Values

American Academy of Pediatrics

- Family Centered
- Informed Consumer Choice
- Collaborative Care
- Information Sharing
- Community Based
- Culturally Competent



Description of Services: Private Health Insurance Programs

It is critical that families identify what type of program they have:

- 1) Traditional Indemnity Plan - Fee for Service
- 2) Managed Care
 - HMO
 - POS
 - PPO
 - EPO



Description of Services: Private Health Insurance Program Extensions

- Self-Insured Health Plans (Single Employer Self-Insured Plans)
- MEWA = Multiple Employer Welfare Arrangements



Description of Services: Public Programs

- Medi-Cal & EPSDT
- Healthy Families
- Healthy Kids
- AIM
- TRIWest
- Kaiser Cares for Kids Child Health Plan



Description of Services:

Public Programs

Children's Medical Services (CMS)

- California Children Services
- Child Health & Disability Prevention
- Health Care Program for Children in Foster Care
- Genetically Handicapped Person Program
- Newborn Hearing Screening Program
- High Risk Infant Follow-up Program



Description of Services: Public Programs: Service Specific

- Food and Nutrition: WIC and Food Stamps
- Disability Services: SSI/IHSS
- Developmental Services: Regional Center & HCBS Waiver
- Mental Health: Community Mental Health and AB 3632



Description of Services:

Children's Health Access and
Medi-Cal Program (CHAMP)

<http://www.champ-net.org/>

CHAMP Federal Income Guidelines

[http://www.champ-
net.org/resources/fig.aspx](http://www.champ-net.org/resources/fig.aspx)

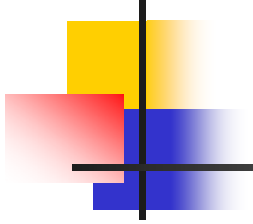
CHAMP Handouts

[http://www.champ-
net.org/resources/flyers.aspx](http://www.champ-net.org/resources/flyers.aspx)



Description of Services: Other Insurance Protections

- COBRA = Consolidated Omnibus Budget Reconciliation Act
- CAL-COBRA
- HIPAA = Health Insurance Portability and Accountability Act
- www.eHealthInsurance.com



Know Your Health Care Plan



Know Your Health Care Plan

- Know Your Families Needs
- Know Your Health Care Plan
- Know What To Do If There Is A Problem



Know Your Health Care Plan

Know Your Family's Needs

- Therapies/Home Care/Planning Services
- Adaptive Equipment
- Medications and Supplies
- Durable Medical Equipment

Health Care Connections Handout: Know Your Family's Needs

Therapies/Home Care/Planning Services

- ABA or Behavior therapy
- Speech and language therapy
- Physical therapy
- Occupational therapy
- Nutrition counseling services
- Home nursing services
- Personal care attendant
- Home health aide
- Counseling/mental health services
- Genetic services
- Hospice
- Case management
- Diagnostic testing
- Vision services
- Transportation

Medications and Supplies

- Tracheostomy tubes
- Gastrostomy tubes
- Feeding bags
- Specialized dietary products
- Dressings
- Prescription drugs
- Hearing aids

Adaptive Equipment

- Prone standers
- Corner tables
- Specialized car seats
- Bath aids
- Van adaptations
- Ramps
- Corrective shoes
- Eyeglasses
- Specialized orthodontics
- Prosthetic devices
- Communication equipment

Durable Medical Equipment

- Ventilator
- Suctioning equipment
- IV stands and equipment
- Air compressors
- Feeding pumps
- Monitor
- Wheelchair
- Braces
- Casts
- Prosthetic devices



Know Your Health Care Plan

- Write down: 3 W's Who What When
- Waiting time
- Therapists that that are not in the plan
- What is the denial process and timeline?



Know Your Health Care Plan

- Who can I talk to at my place of employment?
- Is there a case manager/care provider
- Are there any caps?
- Are there co-payments?
- Is there a clinic in the plan that specializes in my child's diagnosis/disability?
- Are there classes or informational for my child's diagnosis/disability?
- Which providers and specialists contract with this plan?
- Are the therapists and specialists trained in pediatric care?
- What if the provider has a long waiting list and my child needs to see someone right away? What is the plan's policy on the maximum time a patient must wait before they can see someone else maybe outside the plan (30 days)?
- What if there are no therapists and/or specialists in the county that are covered by the plan?



Know Your Health Care Plan

- Is the plan open to adding my child's therapists? Who should the therapist call to start the process?
- Are funds available for transportation?
- What hospital(s) are in the plan?
- What is procedure for authorizing urgent emergency care when we are away?
- Are translation services available at the clinics and by phone?
- What coverage is offered for equipment and medical supplies?
- Where will I get equipment and supplies?
- Does the plan cover costs for repairs and replacements for equipment?
- Who has to approve my requests for equipment, what is the process?
- How are prescription drugs covered and where can they be obtained?
- Are there any restrictions on the drugs that can be prescribed?
- If I have a complaint or disagreement, what is the denial process and timeline?
- Can we be dis-enrolled from the plan? On what basis?
- Is there an appeal process? What is the contact information?



Know Your Health Care Plan

What to Do if There is a Problem

- Health Management Organization
- Preferred Provider Organization (PPO)



KNOW WHAT TO DO IF THERE IS A PROBLEM: Tips from CA Office of Patient Advocate (HMO)

- State your problem
- Date problem happened or date you became aware of it
- Information regarding filing a complaint with the plan
- The plan's response
- If the plan does not respond go to DMHC
HMO Help Center

KNOW WHAT TO DO IF THERE IS A PROBLEM:

Tips from

CA Office of Patient Advocate (PPO)

- How to File a Complaint with Plan
- How to File a Complaint with the State
- Requesting an Independent Medical Review



Know Your Health Care Plan

Office of the Patient Advocate (OPA)

1-866-466-8900

www.opa.ca.gov

How to file a complaint

<http://www.opa.ca.gov./healthcare/health-plan/files/my-complaint.pdf>

Department of Managed Health Care Help and Information

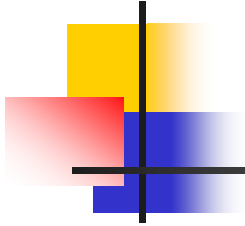
<http://www.hmohelp.ca.gov/>

1-888-466-2219



Working in Partnership With Your Provider

- Working In Partnership
- Communicating with Provider
- Questions and Concerns
- Keeping Track
- Telephone Log
- Key People Chart



Regional Center Insurance Requirements Letter



Description of Changes

- The changes in state policy for all Regional Centers require that families access their health insurance first, whether public or private, for therapies. The family must request evidence of insurance coverage and work with Regional Center in the interim to obtain services for their child. Due to these changes in Regional Center Early Intervention services, the [Alameda County Medical Home Project](#) has created simple guidelines to assist in accessing services for children with suspected developmental delays. Our goal is to ensure that all children get the evaluations and appropriate therapies necessary to address their developmental delays in a timely manner.



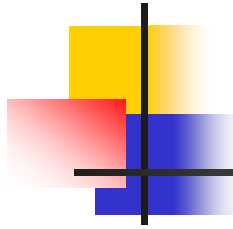
Recommendations

- When referring to Regional Center for assessment, make a referral to the child's private or public insurance carrier at the same time using the general ICD-9 CM **315.9 for *unspecified delays in development***.
- The referral to the insurance carrier should include the CPT codes for both the evaluation and therapeutic services needed, so that the status of the child's coverage for these services can be clarified as soon as possible.
- Primary care staff should encourage families to get official notification of insurance coverage/ benefits.
- Providers and families should keep track of the dates and outcomes of referrals to the Regional Center and to private insurance and/or Medi-Cal for coverage.



Examples of CPT Codes

- 97001 – Physical Therapy Evaluation
- 97003 – Occupational Therapy Evaluation
- 97530 – OT/PT Therapy Services, Direct
- 97110 – Range of motion, Flexibility, Endurance
- 97532 – Cognitive Skills Development
- 97533 – Sensory Integration
- 97535 – Activities of Daily Living
- 97116 – Gait Training
- 97755 – Assistive Technology
- 92506 – Speech & Language Assessment
- 92507 – Speech Therapy
- 92526 – Feeding Therapy
- 92557 – Full Hearing/Audiological Evaluation
- 92567 – Tympanometry
- 92002 – Ophthalmological Exam/Evaluation
- 92499 – Low Vision Evaluation
- _____ – Other



Documentation of Process

Action Taken

Date

Referral to Insurance Carrier

Referral to Regional Center

Services Authorized

Services Denied

Co-pays Covered

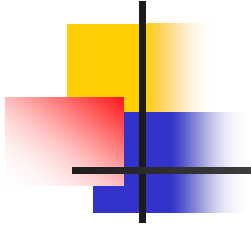
Appeal Started/IMR Requested

Families Informed of Decision

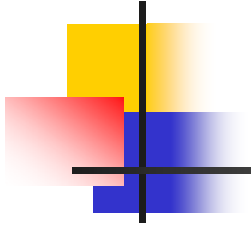


Advocacy

- Private Insurance Managed Care Plans
- Private Insurance Fee-For-Service
- Medi-Cal Managed Care
- Medi-Cal Fee-For-Service
- California Children Services
- Regional Services
- Writing Letters



Resources



Glossary



Health Care Connections

English

Spanish

Chinese

<http://drupal.familyvoicesofca.org/?q=node/3#hcc>