

MONTANA MEDICAID EXPANSION

April 22, 2016

Presented by Rebecca Corbett, DPHHS

AGENDA

- Senate Bill 405: HELP Act
- Eligibility
- How to Apply
- Benefits
- Premium and Copayments
- Administrative Rules of Montana (ARMs)
- Contact Information

SENATE BILL 405

- April 29, 2015, Governor Bullock signed into law Senate Bill 405, an Act establishing the Montana Health and Economic Livelihood Partnership (HELP) Plan to expand health coverage in Montana to an estimated 70,000 new adults with incomes up to 138% of the Federal Poverty Level (FPL).
 - Coverage began January 1, 2016.
- Benefits include medical, behavioral health, dental, vision, and prescription drugs.
- The HELP Plan works to keep you healthy, not just treat you when you are sick.

MEDICAID EXPANSION

- ✓ Adults, ages 19-64
- ✓ Incomes 0-138% FPL
- ✓ Montana residents
- ✓ US Citizen or documented, qualified alien
- ✓ Not incarcerated



HELP Plan

Administered by Blue Cross and Blue Shield of Montana

- Individuals with 51-138% FPL
- Subject to copayments and premiums
- Unless exempt by federal law

Standard Medicaid

Administered by Xerox

- Individuals under 50% FPL
- Individuals determined to be medically frail
- American Indians/Alaska Natives (exempt from copayment)
- Individuals who live in a geographical area with insufficient health care providers
- Individuals in need of continuity of care that would not be available or cost-effective through the TPA
- Not subject to premiums
- Subject to copayments unless exempt by federal law

12-MONTH CONTINUOUS ELIGIBILITY

- An individual approved under Medicaid Expansion will receive 12 months of continuous eligibility.
- 12-month continuous eligibility will end if individual:
 - Turns age 65;
 - Becomes eligible for Medicare;
 - Becomes non-compliant with the Third Party Liability Unit or Program Compliance Reviews;
 - Moves out of state;
 - Requests closure; or
 - Becomes deceased.

HOW TO APPLY



**Online at
healthcare.gov**



**In-Person by Visiting
covermt.org or Your Local
Office of Public Assistance**



**By Phone at
1-800-318-2596**

HELP PLAN HEALTH BENEFITS

- Required by the Affordable Care Act (ACA)
 - Ambulatory Patient Services
 - Emergency Services
 - Hospitalization Services
 - Maternity and Newborn Services
 - Mental Health and Substance Use Disorder Services
 - Prescription Drug Services
 - Rehabilitative and Habilitative Services and Devices
 - Laboratory and X-Ray Services
 - Preventive Services
 - Pediatric Services
- Additional Healthcare Benefits
 - Vision Services
 - Dental Services
 - Hearing Aid Services
 - Audiology Services
 - Transportation Services
 - Diabetes Prevention Program

HELP PLAN BENEFITS

- Services Processed by BCBSMT

- Behavioral Health (Mental Health and Substance Use Disorder)
- Convalescent Home (excludes Custodial Care)
- Durable Medical Equipment/Supplies
- Early and Periodic Screening, Diagnostic, and Treatment (EPSDT)
- Emergency
- Hospital
- Lab and X-Ray (Medical)
- Medical Vision and Exams
- Mid-Level
- Physician
- Rehabilitative and Habilitative
- Surgical
- Therapies (OT, PT, ST)
- Urgent Care

	
Subscriber Name: <F_NAME M_INIT L_NAME>	HELP Plan
Identification Number: YDM<SBSB_ID>	
Plan Code 752	RxBin: 610084 RxGroup: 1509040 RxPCN: DRMTPROD

www.bcbsmt.com	
	
Providers medical and accident-related dental claims: BCBSMT PO Box 3387 Scranton, PA 18505, 1-877-233-7055. Inpatient Admissions and Major Medical procedures: BCBSMT 1-877-296-8206.	Participant Services 1-877-233-7055 HELP Med Services 1-877-296-8206 24/7 Nurse Advice Line 1-877-213-2568
This participant has limited benefits outside of Montana. Providers should request eligibility/benefit information.	Dental, pharmacy and other benefits administered by DPHHS 1-800-362-8312. BlueCross and Blue Shield of Montana, an independent licensee of BlueCross and Blue Shield Association, provides claims processing only and assumes no financial risk for claims.

HELP PLAN BENEFITS

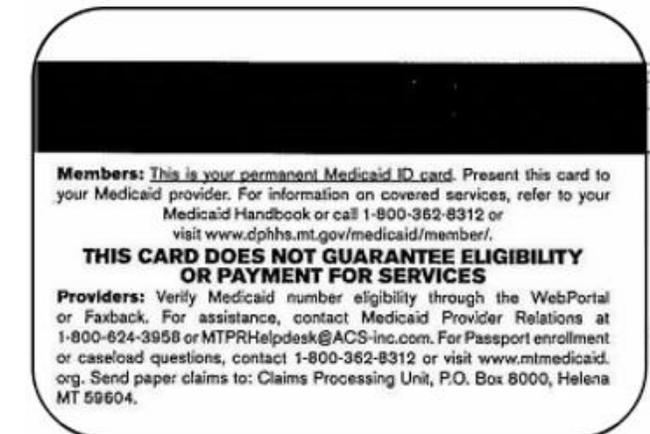
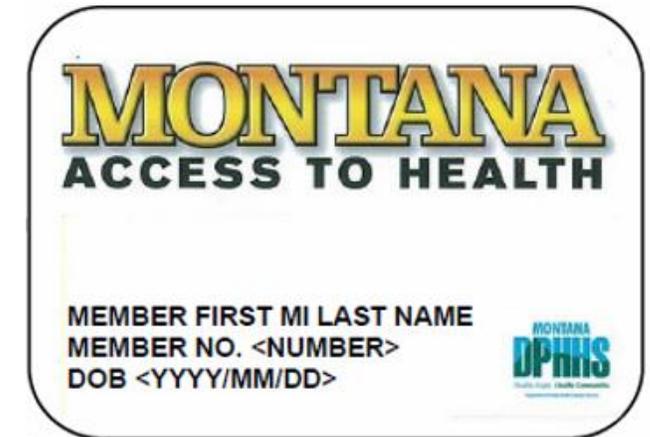
- Services Processed by Xerox
 - Audiology
 - Community Health Center
 - Dental and Dentures
 - Diabetes Prevention Program
 - Eyeglasses
 - Federally Qualified Health Center
 - Hearing Aids
 - Home Infusion
 - Indian Health Services/Tribal Health Services
 - Pharmacy
 - Rural Health Clinic
 - Transportation

Remember: The participant will have a BCBSMT HELP Plan card, BUT these claims are processed by Xerox.

STANDARD MEDICAID BENEFITS

➤ All Services are Processed by Xerox

- Audiology
- Behavioral Health Services
- Clinic Services
- Community Health Center Services
- Dental Services
- Early and Periodic Screening, Diagnostic, and Treatment (EPSDT)
- Federally Qualified Health Clinic
- Hospital Services
- Immunizations
- Indian Health Service/Tribal Health Service
- Lab and X-Ray Services
- Nurse First Services
- Nursing Homes
- Occupational Therapy
- Pharmacy
- Physician
- Rural Health Clinic
- Substance Use Services
- Tobacco Cessation
- Transportation
- Vision



HELP PLAN COPAYMENT REQUIREMENTS

Participants show as "HELP TPA" in the Medicaid Web Portal.

➤ Participants with income 51-100% FPL

Copayments will be a set \$ amount.

➤ Participants with income 101 -138% FPL

Copayments will be 10% of the provider reimbursed amount for the service(s) paid.

Provider Type	51-100% (effective 1/1/16)	101-138% (effective 1/1/16)
Behavioral Health – Inpatient Hospital	\$75	10% of the payment the State makes for the service
Behavioral Health - Outpatient	\$4	10% of the payment the State makes for the service
Behavioral Health - Professional	\$4	10% of the payment the State makes for the service
Durable Medical Equipment	\$4	10% of the payment the State makes for the service
Lab and Radiology	\$4	10% of the payment the State makes for the service
Inpatient Hospital	\$75	10% of the payment the State makes for the service
Other Medical Professionals	\$4	10% of the payment the State makes for the service
Outpatient Facility	\$4	10% of the payment the State makes for the service
Primary Care Physician	\$4	10% of the payment the State makes for the service
Specialty Physician	\$4	10% of the payment the State makes for the service
Pharmacy –preferred brands	\$4	\$4
Pharmacy- non-preferred/specialty brands	\$8	\$8
Other	\$4	10% of the payment the State makes for the service
Non-Emergency use of the ER	\$8	\$8

Premiums and copayments combined may not exceed 5% of family household income per quarter.

HELP PLAN COPAYMENT REQUIREMENTS CONTINUED

Services Exempt from Copayment under Federal or State Law:

- ✓ Emergency Services
- ✓ Preventive Services (including primary, secondary, or tertiary)
- ✓ Family Planning Services
- ✓ Pregnancy Related Services
- ✓ Generic Drugs
- ✓ Immunizations
- ✓ Medically Necessary Health Screenings Ordered by a Health Care Provider

Important: Copayments may not be charged to the participant until the claim has been processed through the claims adjudication process and the provider has been notified of payment and copayment amount owing.

ADMINISTRATIVE RULES OF MONTANA

<http://www.mtrules.org>

Rule No.	Rule Title	Latest Version	Effective Date
<u>Subchapter 1</u> <u>Montana Health and Economic Livelihood Partnership (HELP) Program</u>			
<u>37.84.101</u>	HELP ACT: PURPOSE		1/1/2016
<u>37.84.102</u>	HELP ACT: DEFINITIONS		1/1/2016
<u>37.84.103</u>	HELP ACT: ELIGIBILITY FOR COVERAGE		1/1/2016
<u>37.84.106</u>	HELP ACT: BENEFITS PLANS		1/1/2016
<u>37.84.107</u>	HELP ACT: HELP PLAN PREMIUMS		1/1/2016
<u>37.84.108</u>	HELP ACT: HELP PLAN COPAYMENTS		1/1/2016
<u>37.84.109</u>	HELP ACT: HELP PLAN REIMBURSEMENT		1/1/2016
<u>37.84.112</u>	HELP ACT: HELP PLAN PROVIDER QUALIFICATIONS		1/1/2016
<u>37.84.115</u>	HELP ACT: HELP PLAN GRIEVANCE AND APPEAL PROCESS		1/1/2016

RESOURCES

CONTACT INFORMATION

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rcorbett@mt.gov

DPHHS

<http://dphhs.mt.gov/healthcare>

Blue Cross and Blue Shield of Montana

<http://www.bcbsmt.com/>

Participant Services: 1-877-233-7055

Provider Services: 1-877-296-8206

Xerox

<http://medicaidprovider.mt.gov/>

Member Services: 1-800-362-8312

Provider Relations: 1-800-624-3958