
MODULE III

Private Insurance & Your Provider

FAMILY VOICES OF WISCONSIN

DID YOU KNOW? NOW YOU KNOW!

**An Introduction to Health Care Coverage and Community Supports for
Children and Youth with Disabilities
and/or Special Health Care Needs**

MODULE III:

Private Insurance & Your Provider

Our Story: Private Insurance

**Meet Brad & Angelina Fitt,
a.k.a. "Brangelina"**

Our Story: Private Insurance

Two parents, Brad and Angelina Fitt, or “Brangelina” as we know they like to be called, are both employed at area plastic surgeons’ offices.

In addition to the excellent benefit of yearly liposuction and botox treatments, Angelina’s boss provides health insurance for their entire family at \$200/month.

Our Story: Private Insurance, continued

Brangelina now have three children, one of whom has special needs. Their daughters, Apple age 16; Kiwi, age 13, who has cerebral palsy and developmental delays; and Melon, age 10, live at home with their parents in Dollywood.

They recently moved within their state to Dollywood from NeverLand where they were getting wonderful services for Kiwi from, among others, the Jackson 5 Family Physicians & Hospital.

Our Story: Private Insurance, continued

Their move came due to a job change for Angelina who would now specialize in nose jobs. They anticipated that the services for Kiwi in Dollywood would be the same as they were in NeverLand.

On the first day of Angelina's job, she met with her human resources director who gave her information on her family's new health insurance plan. The plan seemed fairly comprehensive to Angelina and she was pleased with that. However, when she asked about the Jackson Five Family Hospital, she was informed that it wasn't a part of the plan.

Lost in Stuckville

- If you could design the most perfect private insurance plan for your family, what top three things would you include?

The First Questions to Ask: Type of Plan

- Am I in a managed care plan or do I have fee for service coverage?
- Do I know the difference between the two coverage plans?

Managed Care Organizations

- Managed Care Plans are also known as Health Maintenance Organizations (HMOs) or Preferred Provider Organizations (PPOs)
- Most common form of coverage and usually more affordable than fee for service coverage.

Managed Care Organizations, continued

- If I am in managed care, I need to know who providers are and if I can ever go “out of network.”
- Need to know the rules and policies; when Prior Authorizations are needed; whether or not there are any exceptions that would allow you to go out of the network. May have additional costs if you go out of network.

Fee for Service Plans

- You can typically use any doctor you want, as long as they accept your health insurance.
- Need to know what your deductibles and co-pays are. Also need to know maximums that you will need to pay and limits (ceilings) of what your insurer will pay.
- Insurers often will pay “reasonable and customary” costs - you might be responsible for expenses over what the insurer defines as such.

Getting Familiar with Your Card



**BlueCross®
BlueShield®**
of Kansas City

An Independent Licensee of the
Blue Cross Blue Shield Association



Preferred-Care Blue

www.bcbskc.com

HOSPITAL ADMISSIONS REQUIRE PRIOR APPROVAL

**JOHN A DOE
YBC999999999 99**

GROUP: 27255000001

**75.00 EMER ROOM
20.00 OFFICE VISIT**

BCBSKC RX 1-800-228-1436

Preferred-Care

BC PLAN: 240 BS PLAN: 740

CUST SERV: 816-232-8396/800-822-2583

Getting Familiar

To prior authorize all medical or surgical admissions
or for Utilization Management review, call:
816-395-3989 or Toll Free 800-892-6116

If prior approval for a hospital admission is not obtained, the
claim may not be paid. In the event of an emergency admission,
Blue Cross and Blue Shield of Kansas City must be notified
within 48 hours.

For Psychiatric and Substance Abuse Services, call:
New Directions 913-982-8400 or Toll Free 800-528-5763

To locate a participating PPO provider outside the Blue Cross
and Blue Shield of Kansas City area, call 800-810-BLUE or
visit www.bcbs.com.

Health Care Providers must file claims with the LOCAL Blue
Cross and Blue Shield Plan. All other claims must be sent to:
Blue Cross and Blue Shield of Kansas City
PO Box 419169, Kansas City MO 64141-6169

PBDG

The Benefits Plan

- Insurance covers only what is written into the Benefits Plan.
- This Benefits Plan is not the marketing brochure you might get - it is the legally binding contract between you and your insurance company. It defines what is and is not covered. It can sometimes be vague.
- You can get a copy of your benefits plan from your employer's human resources office.
- Reality Check - How often do you get to read a plan or policy before accepting a job?

What is in Your Benefits Plan?

- Benefits - what is covered ? What about caps on services (especially therapies?)
- Exclusions - what is not covered ?
- List of providers - who can we see ?
- Who makes medical decisions in your plan?
- What about pre-existing clauses? Is this a concern?
- What is your appeal process?
- Can your policy be renewed automatically? Can it be cancelled? If so, with what notice?
- Where can I seek help if this is "Greek to me?" Is there a customer service representative who can REALLY help me?

How Can You Protect Yourself?

- Read your benefits plan.
- Understand what it says.
- Make sure you have the most current copy.
- Get help from your employer or the insurance company or an advocate if you don't understand something.

How Can You Protect Yourself?, continued

- If you have private insurance and Medicaid, know that private insurance is the primary payer, Medicaid only picks up with private insurance formally denies.
- Work in collaboration with insurers rather than being combative.
- Take good notes.
- Never take no as the final answer - if you receive a denial for services, find someone to help you appeal the denial.

How Can You Protect Yourself?, continued

Sometimes an advocate can help you get an answer changed. Potential advocates:

- ❑ Human Resources at your employer
- ❑ CYSHCN Regional Center
- ❑ ABC for Health - www.abcforhealth.org 1-800-585-4222

Regulatory Bodies:

- ❑ Office of the Commissioner of Insurance: 800-236-8517
- ❑ Your Legislator: 1-800-362-9472

Importance of Effective Communication

- Remember...you are your child's first and best advocate.

What is an Advocate?

1. One that argues for a cause; a supporter or defender.
2. One that pleads in another's behalf.

*To advocate is to speak,
plead, or argue in favor of.*

What is Effective Communication?

Effective Communication means:

- ❑ Expressing your needs clearly and directly
- ❑ Expressing your ideas without feeling guilty or embarrassed
- ❑ Sticking up for what you think your child needs - even though the "experts" might not agree
- ❑ It may also mean not having to agree with the said experts or providers

Effective Communication Does NOT Mean:

- Being angry, aggressive or offensive
- Beating around the bush
- Feeling too guilty or afraid to express your needs
- Agreeing with professionals no matter how you feel because you think professionals know best

How to be an Effective Advocate

- You can disagree without being disagreeable
- be well informed, calm, prepared and persistent
- Remember your goals - take one issue at a time
- Set reasonable goals - set one goal and try to be assertive

More Information

HANDOUTS

- Family Voices - Private Insurance Issues
- Family Voices - Private Insurance Checklist

Finding the Right Partner

Selecting a Primary Physician

Our Story: Selecting a Physician

When we left Brangelina, they had just moved and signed up for new health insurance. They noticed that some pediatricians that were recommended by their new neighbors, Tom and Katy Bruise (or "TomKat") were included in the plan.

Angelina realized that she and Brad needed to choose one doctor for their children's primary physician, but they didn't have time to interview doctors. So, Brangelina chose the pediatrician that was closest to their home.

Our Story: Selecting a Physician, continued

Angelina, being a proactive parent, set up an appointment for each of the girls to meet Dr. Strangelove before an illness occurred.

At the visit, Dr. Strangelove was cordial, but seemed put off by Kiwi's challenges. There wasn't an examination room big enough for Kiwi's wheelchair, her mother, and her sisters (who help advocate for Kiwi.)

Our Story: Selecting a Physician, continued

Dr. Strangelove didn't seem comfortable with Kiwi and didn't understand why her sisters were at the appointment with her. He did not address her directly, like he did with Apple and Melon. Angelina could tell it wasn't just a simple fruit aversion.

He also referred to Kiwi as "wheelchair-bound" and "mentally retarded". His mannerisms and use of out-of-date language told Angelina Dr. Strangelove was not used to working with youth with disabilities.

Our Story: Selecting a Physician, continued

This appointment left Angelina and her daughters feeling very uncomfortable and disappointed that the doctor they chose was not as compassionate and fruit-centered as their former pediatrician at the Jackson Five Family Practice in NeverLand.

The next day, Angelina still could not get over the doctor's negative reaction. She decided that she and Brad needed to make time to interview other potential doctors.

Our Story: Selecting a Physician, continued

Angelina referred back to the list of primary care doctors who participate in her health plan. She decided that it would be a good idea to talk with them directly to determine a better suited physician for her daughters. At the top of her list was Dr. Jeckyll - maybe she could meet with him tomorrow!

Lost in Stuckville

- If you could dream up the perfect doctor for your child, what would be his or her top three qualities?

Five Steps for Choosing a Primary Physician

- Step 1: Identify your health care goals for your child and family.
- Step 2: Identify those doctors that you want to further investigate.
- Step 3: Interview those physicians.
- Step 4: Reflect on your interviews.
- Step 5: Select the doctor and provide information about your child to this person and their staff.

More Information

HANDOUTS

- Interview Questions to Assist in Choosing a Physician
- Interview Questions to Assess How a Clinic Operates

Four Things to Keep in Mind

1. Remain realistic about what you can expect of your child's physician
2. You are part of the health care team. This means that you have responsibilities for communicating effectively with your child's physician, keeping records, and following up. (See Before, During and After the Appointment HANDOUT).
3. Doctors are human and, like you, may occasionally be frustrated by your child's condition or the lack of answers to questions.
4. Don't give up - be persistent!

Creating a Medical Home

What You Should Expect

What is a Medical Home?

- This is a national initiative that promotes partnerships between families caring for CYSHCN and the physicians and medical staff they trust. In a Medical Home, families and physicians work together to identify and access all the medical and non-medical services needed to help children and their families meet their maximum potential.

Excerpted from "A New Way...A Better Way" brochure from the Wisconsin CYSHCN Program

What is a Medical Home, continued

- It's an approach to providing health care services in a high-quality and cost-effective manner.
- It is as much an attitude as a way of delivering care: families are recognized as the principal caregivers and the center of strength and support for their children.
- It's another way of describing the supports and services families should expect from their child's primary care provider's office.

Excerpted from "A New Way...A Better Way" brochure from the Wisconsin CYSHCN Program

A Medical Home: What You Should Expect

Patients and families expect that their **medical home** staff will:

- ❑ know and remember them
- ❑ respect their ideas, customs and beliefs
- ❑ help them coordinate care and information among multiple professionals and services

CMHI (medicalhomeimprovement.org) January, 2006

A Medical Home: What You Should Expect

A “great” medical home declares itself to be a medical home, and:

- ❑ knows its patients and patient populations
- ❑ partners with and learns from youth and families
- ❑ uses a proactive team approach to chronic condition care including: planned visits, coordination of complex services, co-management with specialists, and assistance with transitions - especially to adult services
- ❑ connects with other community-based organizations
- ❑ offers safe, efficient care while preventing unnecessary or duplicative services, thus reducing health care costs

CMHI (medicalhomeimprovement.org) January, 2006

More Information

HANDOUT

- The Medical Home Family Index
- www.medicalhomeinfo.org

Wrap Up: Action Steps

What can you do to make positive changes?

Regional CYSHCN Centers & Wisconsin First Step

- **Contact your Regional CYSHCN Center if you have specific questions about health care resources.**
- **Wisconsin First Step - 1-800-642-7837**
- **Remember your supports!**

Contact Us!

Family Voices of Wisconsin

P.O. Box 55029

Madison, WI 53705

Website: www.wfv.org/fv

Email: barb@fvofwi.org or liz@fvofwi.org

Barbara Katz and Liz Hecht, Co-Directors

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