

---

# WV Children's Health Insurance Program Summary Plan Description

---

July 2010

---



---

## WELCOME

---



***See Important Notice  
Inside Cover***

---

## Dear Parents/Guardians/Families:

---

Welcome to WVCHIP! You will find that your WVCHIP insurance plan has some important features for covering kids:

1

a focus on prevention to keep children healthier and provide regular physical, dental and vision checkups as they grow.

2

comprehensive coverage of a broad range of benefits including doctor visits, dental and vision services, prescription drugs, hospital stays, mental health and special needs.

3

modest cost sharing and limits for an affordable Plan -- as widely available to as many of West Virginia's children as possible.

4

12 continuous months of coverage for each enrollment. Even if your family's job situation or income changes, your child's enrollment is good for 12 months unless child has been disenrolled for reasons listed on page 12.

This guide contains important materials to help you learn...

- What your benefits are;
- How to best use them;
- About forms and some special services you may use; and
- Other helpful information.

For example...

- Copays - pages 15-16
- **Selecting a Medical Home - pages 40-43**
- Case Management - page 22
- HealthCheck - page 25
- WVCHIP Preferred Drug List - page 46
- Diabetic Supplies – page 53
- Specialty Medications - pages 50
- Birth-to-Three (BTT) Program – page 32

Reading this guide carefully will help you get the best use of your Plan! **Make sure to take advantage of no copays for office visits to your selected Medical Home.**

Sincerely,

**The West Virginia Children's Health Insurance Agency**



Dear WVCHIP Family:



## **IMPORTANT: About Helping Us Help You!**

As you can see from the news, we are all in the battle to fight rising health care costs. One protection your WVCHIP Plan has against rising costs is a “**No Balance Billing**” policy. This means a WV health care provider\* cannot bill you for any extra charge above our allowed amounts, which would quickly add to both your costs and plan cost as a whole if they did.

The “**No Balance Billing**” policy is a greater challenge when members must go out of state which can happen for certain specialized services like pediatric cardiology or an emergency for someone traveling outside the state. WVCHIP gives your family the same “**No Balance Billing**” protection if you use WVCHIP network providers when you go out of state. WVCHIP’s current out of state network is called the Aetna Signature Administrator (ASA) network, and their name and logo are on your card. Health providers in this network agree to the same “**No Balance Billing**” protection.

For this reason, please pay close attention to any service you or your physician believes you may need to have provided out-of-state. **Any out-of-state/out-of-network service is considered NOT COVERED as a benefit except when:**

- 1) Notice of need for emergency services is made within 48 hours to ActiveHealth as required\*\***
- 2) Prior approval is given by ActiveHealth for a medically necessary service and it is shown to be not available by a network provider\*\***

Please pay close attention since a non-covered service may result in an out-of-network provider holding you responsible for the entire cost of any service.

Thank you for your attention to this important notice and we hope your WVCHIP plan serves you well.

*\*Primary Care physicians in counties bordering West Virginia in surrounding states are considered in-state providers (except for vaccinations)*

*\*\*See Pages 18 to 21 of your Summary Plan Description for more details on the prior approval process*

---

# What's Inside...

---

<b>Welcome to the WVCHIP Benefit Plan .....</b>	<b>Inside Cover</b>
<b>Important Notice.....</b>	<b>1</b>
<b>What is WVCHIP .....</b>	<b>2</b>
<b>Important Terms .....</b>	<b>3-8</b>
<b>Starting and Ending Coverage Under WVCHIP .....</b>	<b>9-12</b>
<b>Your Member card .....</b>	<b>13</b>
<b>Member card Samples .....</b>	<b>14</b>
<b>Copayments.....</b>	<b>15</b>
Copayment Limits .....	16
<b>Benefit Limits .....</b>	<b>16</b>
Annual Benefit Limits .....	16
Lifetime Benefit Limits .....	16
Service Specific Benefit Limits .....	16
<b>WVCHIP Provider Network.....</b>	<b>17</b>
West Virginia Providers.....	17
Providers Outside of West Virginia .....	17
<b>Precertification, Notification, Prior Approval and Preauthorization.....</b>	<b>18-21</b>
Specialized Services .....	19
Inpatient Admissions.....	19
Outpatient Services .....	19-20
Notification .....	20
Prior Approval.....	21
Preauthorization.....	21
Medical Case Management .....	22
Sleep Studies, Services and Equipment.....	23
<b>What is Covered Under the Plan .....</b>	<b>23-30</b>
Medically Necessary Services .....	23
Who May Provide Services.....	24
Covered Services .....	24-30
HealthCheck .....	25
Organ Transplant Benefits .....	30
Transplant-Related Prescription Drugs.....	30
Birth-To-Three .....	32
<b>Other Resources .....</b>	<b>31</b>
Maternity Benefits.....	31
Women, Infants and Children (WIC) .....	31

---

# What's Inside...

---

<b>Dental Services</b> .....	33-36
<b>Vision Services</b> .....	36
<b>What Is Not Covered</b> .....	37-39
<b>The Importance of a Medical Home</b> .....	40-43
What is a "Patient Centered" Medical Home.....	40
Benefits of a Medical Home .....	40
Your Part in a Medical Home Relationship.....	41
Your Rights.....	42
Selecting a Medical Home.....	42
Checking the Medical Home Directory .....	42
Medical Home Copayments.....	43
<b>Prescription Drug Plan</b> .....	44-47
Using Your Prescription Drug Benefits .....	44
Pharmacy Network.....	44
Non-Network Pharmacy.....	44
<b>What Drugs Are Covered</b> .....	45
Acute Medication .....	45
Maintenance Medication .....	45
Refills.....	46
Prescription Drug Utilization Review .....	46
WVCHIP Preferred Drug List .....	46
Drugs Requiring Prior Authorization.....	47-48
Drugs Requiring Step Therapy Program.....	49
Specialty Drugs.....	50
<b>Drugs with Special Limitations</b> .....	51
Drugs with Quantity Limitations .....	51-52
Over-the-Counter Drugs.....	51
Blood Glucose Monitors .....	53
Glucose Test Strips .....	53
Diabetes Education .....	53
<b>What Drugs Are Not Covered</b> .....	54
<b>Controlling Prescription Drug Costs</b> .....	55
Mail Order Drug Program.....	55
For More Information .....	55

---

# What's Inside...

---

<b>Medical &amp; Prescription Claims</b> .....	56-60
What is an EOB? (Explanation of Benefits).....	56
What is an EOP? (Explanation of Prescriptions).....	56
How to File A Medical Claim.....	57
Claims Incurred Outside the U.S.A.....	57
Appealing a Pharmacy Claim.....	58
Medical Claim Form.....	59
Prescription Claim Form.....	60
<b>Appealing Health Service Issues</b> .....	61-62
Appeal Process.....	61
Total Time Limit for the Appeals Process.....	62
<b>Controlling Costs</b> .....	63
Benefit Plan Fee Schedules.....	63
Prohibition of Balance Billing.....	63
Recovery of Incorrect Payments.....	63
<b>Subrogation</b> .....	64-65
Responsibilities of the Insured.....	64
<b>Detecting &amp; Reporting Fraud &amp; Abuse</b> .....	65-67
<b>Amending the Benefit Plan</b> .....	67
<b>Privacy Notice</b> .....	68-70
Notice of Privacy Practices Under Your Health Plan.....	68
Kinds of Information That This Notice Applies To.....	68
How WVCHIP May Use or Disclose Your Health Information.....	68
Your Rights.....	69
Our Right To Change This Notice.....	70
Whom To Contact.....	70
<b>Well Child Information</b> .....	71-78
Immunizations for Babies and Children.....	71
Immunizations for Teens (Ages 11 - 18 years old).....	72
Periodicity Schedule (Birth to Age 10).....	73
Periodicity Schedule (Ages 11-18).....	74
The Importance of Physical Activity.....	75
What to do When Your Child Has a Fever.....	76
Who to Call With Questions.....	77
Medical Home Selection Form.....	78

---

# What Is WVCHIP!

---

In 1997 Congress amended the Social Security Act to create Title XXI "State Children's Health Insurance Program." The West Virginia Legislature established the insurance governance and legal framework in legislation that was enacted in April 1998. Children first began enrolling in the West Virginia Children's Health Insurance Program (WVCHIP) in July 1998 and by June 2009 over 117,585 children had obtained health care coverage through this Plan.

WVCHIP covers children from birth through age 18. It pays for a full range of health care services for children including: doctor visits, check-ups, vision and dental visits, immunizations, prescriptions, hospital stays, mental health and special needs services.

WVCHIP reports to a financial governing board made up of citizen members, legislators, and state agency members who are responsible for the Program's annual financial plan. The West Virginia Children's Health Insurance Board meets at least four times each year and meetings are open to the public. WVCHIP's administrative office is located at 1018 Kanawha Boulevard East, Suite 209, Charleston, West Virginia 25301.

WVCHIP has contracts with agencies known as third-party administrators to provide benefits management and payment of claims for all medical, dental and pharmacy services. They are:

## Medical and Dental

Wells Fargo Third Party Administrators  
PO Box 2451  
Charleston, WV 25329-2451  
1-800-356-2392  
[www.wellsfargo.com/tpa](http://www.wellsfargo.com/tpa)

## Pharmacy

Express Scripts, Inc. <sup>TM</sup>  
PO Box 390873  
Bloomington, MN 55439-0873  
1-877-256-4689  
[www.express-scripts.com](http://www.express-scripts.com)



---

# Important Terms

---

The following terms are used throughout this Summary Plan Description (SPD) and are defined below as they pertain to WVCHIP:

## ***ActiveHealth***

ActiveHealth Management provides utilization and care management services to West Virginia Children's Health Insurance Program (WVCHIP) members. Effective July 1, 2009, ActiveHealth will assume responsibility for all pre-service decisions (refer to Pages 18-21). ActiveHealth also provides medical case management services to WVCHIP members experiencing serious or long-term illnesses or injuries. To contact ActiveHealth call 1-800-356-2392.

## ***Aetna Signature Administrators (ASA)***

The Aetna Signature Administrators (ASA) Preferred Provider Organization (PPO) is WVCHIP's out-of-state provider network. ASA offers a broad network of physicians, facilities, and ancillary providers. WVCHIP member cards have an ASA Logo. Members should use ASA providers when using services out-of-state.

## ***ASA's DocFind***

ASA's DocFind at [www.aetna.com/docfind/custom/asa/](http://www.aetna.com/docfind/custom/asa/), has been specially designed for Aetna Signature Administrators (ASA) participants. You can use this site to easily locate participating network providers. Please note that this site is specific to Aetna Signature Administrators. If you do not see the Aetna Signature Administrators DocFind wording in the blue bar near the top of the page, you have entered Aetna's public site.

## ***Allowed Amounts***

For each WVCHIP covered service, the allowed amount is the lesser of the actual charge amount or the maximum fee for that service as set by WVCHIP. The allowed amount is shown on the Explanation of Benefits (EOB) form (see Page 55). West Virginia and ASA providers cannot bill WVCHIP participants for any balance between the actual charge and the allowed amount. Note: The provider does not necessarily state on the claim each service he provided covered by WVCHIP, and may list other services that are not covered.

## ***Alternate Facility***

A facility other than an inpatient or acute care hospital.

## ***Benefit Year***

A 12-month period beginning January 1 and ending December 31. This period is used to calculate any benefit and out-of-pocket limits.

## ***Birth-To-Three (BTT)***

A statewide system to assess early child development and provide services and support for the families of children three and under who have a delay in their development, or may be at risk of having a delay. Services are available only from providers certified by the BTT program. (See Page 32).



---

# Important Terms

---

## ***Claims Administrator***

The third-party administrator that processes and pays medical and dental claims. Wells Fargo TPA is WVCHIP's claims administrator.

## ***Common Specialty Medications***

Specialty medications are high-cost injectables, infused, oral or inhaled drugs that generally require close supervision and monitoring of the patient's drug therapy. Under the Plan, Common Specialty Medications are available **only** in 30-day supplies when ordered by mail through CuraScript™ and may not be purchased in 90-day supplies. (See Page 50).

## ***Coordination of Benefits***

A practice insurance companies use to avoid double or duplicate payments or coverage of services when a person is covered by more than one policy. Because WVCHIP members are otherwise not insured, WVCHIP does not coordinate benefits.

## ***Copayment***

A set dollar amount a member pays when using particular services, such as office visits.

## ***CuraScript™***

The exclusive specialty pharmacy vendor for WVCHIP. CuraScript™ provides mail order delivery of the Common Specialty Medications detailed in the Prescription Drug Benefits section of the Summary Plan Description (See pages 44-50).

## ***Disease Management***

A system of coordinated health care interventions and communications for members with conditions that require significant patient self-care efforts. It is the process of improving quality of life for individuals and reducing healthcare costs by preventing or minimizing the effects of a disease, usually a chronic condition, through integrative care.

## ***Durable Medical Equipment***

Items of medical equipment prescribed by a physician, owned or rented, that are used for medical purposes and placed in the home to aid in treatment or rehabilitation that can withstand repeated use and is not disposable, and is generally not useful to a person who is not sick or injured.

## ***Eligible Expense***

A necessary, reasonable and customary item of expense for health care when the item of expense is covered at least in part by the Plan covering the person for whom the claim is made. Allowable expenses covered by this Plan are calculated according to WVCHIP fee schedules, rates and payment policies in effect at the time of service.

## ***Emergency***

An acute medical condition resulting from injury, sickness, pregnancy, or mental illness that arises suddenly and requires immediate care and treatment to prevent the death, severe disability, or impairment of bodily function of an insured.

---

# Important Terms

---

## ***Exclusions***

Services, treatments, supplies, conditions, or circumstances that are not covered by the Plan.

## ***Experimental, Investigational, or Unproven Procedures***

Medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by the plan (at the time it makes a determination regarding coverage in a particular case) to be: (1) not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Medical Association Drug Evaluations as appropriate for the proposed use; or (2) subject to review and approval by any Institutional Review Board for the proposed use; or (3) the subject of an ongoing clinical trial that meets the definition of Phase 1, 2, 3 Clinical Trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight; or (4) not demonstrated through prevailing peer-reviewed medical literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed.

## ***Explanation of Benefits (EOB)***

A statement sent to a person filing a claim for payment after it has been evaluated or processed by the claims administrator (Wells Fargo, TPA) that explains the action taken on the claim. The statement outlines services billed by a provider, payments made or reasons for denying payment, as well as any financial responsibility of the member. (See Page 56.)

## ***Express Scripts, Inc.***

The pharmacy benefits manager that processes and pays claims for prescription drugs, provides drug information and drug utilization management functions for the Plan.

## ***Healthy Tomorrows***

PEIA, WVCHIP, AccessWV, and ActiveHealth taking a unified approach for disease management, utilization management, and case management.

## ***Inpatient***

Someone admitted to the hospital as a bed patient for medical services.

## ***Insured***

A child who is eligible for and enrolled in the Plan.

## ***Medical Case Management***

A program to assist in providing alternate care plans for a member who is experiencing a serious injury or long-term illness. Its purpose is to help find available resources for the member's care, provide support to the member's family, and contain medical costs. ActiveHealth provides case management services to WVCHIP members.

## ***Medical Home***

A West Virginia provider who is a general practice doctor, family practice doctor, internist, or pediatrician who has enrolled with Wells Fargo TPA as a medical home provider and who is listed in

---

# Important Terms

---

WVCHIP's medical home directory. The medical home directory is updated monthly on the WVCHIP website at [www.wvchip.org](http://www.wvchip.org).

## ***Medically Necessary Care (or Medical Necessity or Medically Necessary)***

Medically necessary health care services and supplies are those provided by a hospital, physician or other licensed health care provider to treat an injury, illness or medical condition; are consistent with the patient's condition, symptoms, diagnosis or accepted standards of good medical and dental practice; conform to generally accepted medical practice standards; not solely for the convenience of the patient, family or health care provider; not for custodial, comfort or maintenance purposes; rendered in the most cost-efficient setting and level appropriate for the condition; and not otherwise excluded from coverage under the Plan. The fact that a physician recommends or approves certain care does not mean it is medically necessary; all the aforementioned criteria must be met. WVCHIP reserves the right to make the final determination of medical necessity based on diagnosis and supporting medical data.

## ***Member***

A child enrolled in WVCHIP.

## ***Notification***

The required processes of reporting an inpatient stay to WVCHIP's utilization management vendor, ActiveHealth. This process is performed to screen for care planning, discharge planning, follow-up care and ancillary service requirements.

## ***Outpatient***

Someone who receives services in a hospital, alternative care facility, freestanding facility, or physician's office, but is not admitted as a bed patient.

## ***Plan***

The benefit plan of the West Virginia Children's Health Insurance Program as described in the Summary Plan Description (SPD).

## ***Plan Year***

A twelve (12) month period beginning July 1 and ending June 30.

## ***Policyholder***

The child who is enrolled for health care coverage under the Plan as determined eligible by the Department of Health and Human Resources, Bureau for Children and Families.

## ***Preauthorization***

A voluntary process allowing the WVCHIP member, their guardian, or their provider to obtain prior approval for a service to assure that it will be covered by the Plan. Medical preauthorization is handled by ActiveHealth.

---

# Important Terms

---

## ***Precertification***

The required process of reporting any inpatient stay, any mental health inpatient stay, in-state stays for certain procedures and certain outpatient procedures in advance to ActiveHealth to obtain approval for the admission or service. Precertification is usually the responsibility of the provider except for inpatient stays.

## ***Preferred Provider Organization (PPO)***

A group or network of health care providers that is under agreement to provide services for discounted amounts for Plan participants.

## ***Premium***

A monthly payment required for continued enrollment in the Plan for WVCHIP PREMIUM members.

## ***Prior Authorization***

The required process of obtaining coverage authorization for certain drugs from the Rational Drug Therapy (RDTP) program.

## ***Prior Approval***

A required process to obtain coverage approval from ActiveHealth for out-of-state or out-of-network care.

## ***Provider***

A hospital, physician, or other health care professional who provides care. A health plan, managed care company or insurance carrier is not a health care provider. These are entities called payers. A health care professional must be licensed and qualified under the laws of the jurisdiction in which the care is received and must provide treatment within the scope of his or her professional license. If the service is provided by a medical facility such as a hospital or treatment center, the facility must be approved by Medicare or the Joint Commission on Accreditation of Health Organizations (JCAHO).

## ***Provider Discount***

A previously determined percentage that is deducted from a provider's charge or payment amount that is not billable to the member when WVCHIP is the payer and the service is provided in West Virginia or by an out-of-state ASA PPO network provider.

## ***Rational Drug Therapy Program (RDTP)***

The Rational Drug Therapy Program of the WVU School of Pharmacy provides clinical review of requests for drugs that require prior authorization under the Plan.

## ***Reasonable and Customary***

The prevailing range of fees charged by providers of similar training and experience, located in the same area, taking into consideration any unusual circumstances of the patient's condition that might require additional time, skill or experience to treat successfully.

---

# Important Terms

---

## ***Regular WVCHIP***

A member who is enrolled in the WVCHIP Gold or WVCHIP Blue plans.

## ***Subrogation***

The right of WVCHIP to succeed to a member's right of recovery against a third party for benefits paid by WVCHIP, or on behalf of, a member for services incurred for which a third party is, or may be, legally liable. Basically, this is a repayment to WVCHIP for medical costs paid for by the Plan due to an illness or injury wrongfully caused by someone else (as in an auto accident, for example). This usually occurs after repayment by another insurer or court settlement. Health Management Systems (HMS) is the vendor that provides subrogation services to WVCHIP.

## ***Third Party Administrator (TPA)***

Company or service agent with whom WVCHIP has contracted to provide customer service, utilization management and claims processing services to children insured under the Plan. WVCHIP's TPA for medical and dental benefits is Wells Fargo TPA. Express Scripts, Inc™ is the TPA for pharmacy benefits. ActiveHealth provides utilization management.

## ***Utilization Management***

A process that controls health care costs. Components of utilization management include pre-admission and concurrent review of all inpatient hospital stays, known as precertification; prior review of certain outpatient surgeries and services; and medical case management. Utilization management is handled by ActiveHealth.

## ***Wells Fargo TPA***

The third party administrator that handles medical and dental claims processing and customer service.

## ***WVCHIP (West Virginia Children's Health Insurance Program)***

The health care program provided to eligible children through an expansion of the Social Security Act, Title XXI. Each state has designed its own program by defining the benefits plan and eligibility levels. In West Virginia, eligible children from birth through age 18 receive benefits through a state-designed program.

## ***WVCHIP Gold***

WVCHIP enrollment group for children in families with incomes at 150% of the Federal Poverty Level (FPL) and below.

## ***WVCHIP Blue***

WVCHIP enrollment group for children in families with incomes over 150%FPL up to 200%FPL.

## ***WVCHIP Premium***

The enrollment group for children in families with incomes over 200%FPL that requires monthly premium payments to continue enrollment.

---

# Starting & Ending Coverage

---

## To Enroll or Renew Enrollment Each Year

Applications to enroll or renew coverage will be sent to you by calling the WVCHIP Helpline at 1-877-982-2447, can be downloaded from our website at [www.wvchip.org](http://www.wvchip.org), or you can apply electronically at [www.wvinroads.org](http://www.wvinroads.org). You can also go to a local community partner agency to apply in person. A list of community partner agencies can be found at [www.wvchip.org](http://www.wvchip.org) or by calling the WVCHIP Helpline at 1-877-982-2447.

## Who Is Eligible for WVCHIP?

- ◆ Children under age 19 who live in the State of West Virginia; and
- ◆ Are United States citizens and immigrant children who entered the U.S. as lawful permanent residents having continuous U.S. residency for five years; and
- ◆ Live in families that meet the income guidelines (See income guidelines at [www.wvchip.org](http://www.wvchip.org) or call the WVCHIP Helpline at 1-877-982-2447); and
- ◆ Are not eligible for West Virginia Medicaid; and
- ◆ Are not eligible for the West Virginia Public Employee Health Insurance – PEIA (See “When Can Families of Public Agencies be Eligible for WVCHIP?” on page 10-11); and
- ◆ Do not have “creditable” health insurance now and haven’t had it in the past 90 days unless they meet “good cause” exceptions for terminating “creditable” health insurance. (See application guide or WV State Plan document on website at [www.wvchip.org](http://www.wvchip.org).)
- ◆ **Newborn Admissions** - When a WVCHIP family has a newborn, the family must apply for coverage and the child is evaluated first for Medicaid. The effective date of coverage for the newborn is the child’s birth date; however, if the birth is reported after the month of birth, coverage begins in the month the birth is reported. WVCHIP does not cover labor and delivery charges.

## What are “good cause” exceptions for terminating current non-excepted “creditable” health insurance coverage or before the 90-day “look-back” period?

An applicant with “creditable” insurance may be eligible for WVCHIP, if he/she meets one of the following good cause exceptions and the other insurance is terminated:

- ◆ Annual premium cost of family coverage is equal to or greater than 10% of family gross income; or
- ◆ Other insurance is geographically non-accessible; or
  - ◆ Children whose insurance coverage is through a non-custodial parent may be eligible when services under that plan can only be assessed in another state or geographic area, such that it is considered non-accessible. Non-accessibility measures are as follows:
    - Routinely used delivery sites (including primary care physicians’ offices and frequently used specialists) are 60 minutes travel time from the child’s residence to site;
    - Basic hospital services are 90 minutes of travel time from the child’s residence to the site;

---

# Starting & Ending Coverage (cont.)

---

- Other medical services (including specialists not routinely used) are 90 minutes of travel time from the child's residence to the site
- ◆ Employer terminates health insurance coverage; or
- ◆ Job is involuntarily terminated and family loses benefits; or
- ◆ Loss of coverage for child due to change in employment; or
- ◆ Loss of coverage outside control of an employee; or
- ◆ Death of the policy holder.

## What types of insurance are "excepted"?

Insurance that is "excepted" is not considered "creditable" and does not affect eligibility for WVCHIP. Creditable coverage does not include:

- ◆ Coverage only for accidents (including accidental death or dismemberment) or disability income insurance
- ◆ Liability insurance
- ◆ Supplements to liability insurance
- ◆ Worker's compensation or similar insurance
- ◆ Automobile medical payment insurance
- ◆ Credit-only insurance (for example, mortgage insurance)
- ◆ Coverage for on-site medical clinics
- ◆ Limited excepted benefits (excepted if they are provided under separate policy, certificate, or contract of insurance)
  - Limited scope dental (See note below)
  - Limited scope vision (See note below)
  - Long-term care benefits
- ◆ Non-coordinated benefits (excepted if they are provided under separate policy, certificate, or contract of insurance and there is no coordination of benefits, such as benefits paid without regard to whether benefits are provided under another health plan)
  - Policy that covers only a specified disease or illness, i.e. cancer-only policy
  - Hospital indemnity or other fixed dollar indemnity insurance policy
- ◆ Supplemental benefits (excepted if they are provided under a separate policy, certificate or contract of insurance)
  - Medicare supplemental benefits
  - Coverage supplemental to the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) or other health benefit plans for the uniformed services of the United States
  - Similar supplemental coverage provided to coverage under a group health plan

**Note:** Because federal regulations require prevention of duplicative payments, WVCHIP pays nothing for medical, dental or pharmacy claims where payment from other insurance is indicated, including payments from excepted insurance listed above.

## When Can Families of Public Agencies Be Eligible For WVCHIP?

A child may be eligible in the following situations:



---

# Starting & Ending Coverage (cont.)

---

- ◆ If the public agency that employs a parent is a non-profit agency that exists for charitable purposes as shown by a 501(c)3 exemption from the IRS and as such is not taxed under law. (For example, senior service centers and mental health centers).
- ◆ When a public agency has offered employee-only coverage (or no coverage to child dependents) since November 8, 1999.
- ◆ When the public agency makes no more than a nominal contribution to the cost of the health benefits plan available from the public agency or would have been available on 11/8/1999.
- ◆ When the employed parent of the agency is classified such that they are not eligible for the insurance offered. (For example, part-time or contractual employees.)

**NOTE:** Applicants must obtain a signed statement certifying any of the above from the agency's director or other authorized officers. Coverage should not be dropped until notification from either a local DHHR office or WVCHIP administrative offices has stated child has met all other eligibility requirements. The list of non-state agencies (PEIA buy-in) is on our web site under the Materials tab at [www.wvchip.org](http://www.wvchip.org).

## When Does Coverage Start for WVCHIP Gold or WVCHIP Blue?

The child's application for WVCHIP coverage must be approved by your local county DHHR. The child's health care coverage will be effective on the first day of the month in which you applied. For example, if the child applies for WVCHIP on January 15, upon approval of eligibility, he or she will receive health care coverage beginning on January 1.

## When Does Coverage Start for WVCHIP Premium?

Normally coverage starts the first of the month after the initial premium payment for one month is received. For example, if the initial premium payment is made on March 20 – the coverage would start April 1<sup>st</sup>. If, however coverage is to begin in the same month the application is approved, then two months premium is required for the initial payment. For example, if the initial premium payment covers two months premium and was made on March 20<sup>th</sup>, coverage would start on March 1<sup>st</sup>.

## Premium Payment Due Dates

Continued participation in WVCHIP PREMIUM requires monthly premium payments. Premiums are due by the 1<sup>st</sup> of the month to continue coverage for that month. Members are disenrolled for failure to make required premium payments.

To pay online: go to [www.wvchip.org](http://www.wvchip.org) and select, "Make a Payment Online" and follow the instructions.

## Continuing Your Coverage (Re-enrollment)

WVCHIP PREMIUM members are required to re-apply for coverage every 12 months to determine if they are still eligible to participate. After ten months of coverage with the Plan, the child's parent or guardian will receive a letter to redetermine eligibility. This mailing will include an



---

# Starting & Ending Coverage (cont.)

---

application for you to complete and return to your local DHHR county office, or alternatively you may apply online at [www.wvinroads.org](http://www.wvinroads.org). After the application has been submitted and reviewed, you will be notified by mail whether or not your child is still eligible and can continue coverage in WVCHIP PREMIUM. Promptly returning the application will help assure that your child will not have a gap in coverage.

## When Coverage Ends

The child becomes ineligible to receive benefits through the Plan for the following reasons:

- 1) The 12 month period of enrollment ends and the child's parent/guardian does not reapply for benefits; or
- 2) The child reaches the maximum age of 19; the child's coverage will end on the last day of the month of the child's 19<sup>th</sup> birthday. For example, if a child covered by the Plan turns 19 on March 2<sup>nd</sup>, the child will be eligible to receive benefits through March 31<sup>st</sup> (**Note:** If the child is receiving inpatient hospital services on the date he/she would lose eligibility due to the attainment of maximum age, coverage continues until the end of the inpatient stay.); or
- 3) The child moves out-of-state; or
- 4) The child dies; or
- 5) The child is covered by Medicaid when the parent/guardian chooses Medicaid over WVCHIP; or
- 6) The child obtains individual or group health insurance coverage; or
- 7) The child becomes eligible for a state group health plan; or
- 8) The child was approved in error and is not currently eligible; or
- 9) The parent/guardian of a child enrolled in WVCHIP PREMIUM fails to pay the monthly premium by the due date.

---

# Your Member card

---

A member card is issued within 15 days of the child's enrollment in WVCHIP or after any change in coverage. This card is used for medical, dental and prescription drug coverage and is effective the full 12 months that a child is enrolled and covered by the WVCHIP unless coverage ends. Duplicate cards are issued when a member card is reported lost, stolen or damaged. A new card will **Not** be issued to a child upon re-enrollment if the child remains in the same coverage group.

All children insured under the Plan participate in some level of cost share (copayments and premiums), except for those children registered under the federal exception for Native Americans or Alaskan Natives. Members must present the WVCHIP card at the time medical, dental or prescription drug services are provided. Cost share participation is at three levels referred to as enrollment groups:

**WVCHIP Gold:** Copayments for non-medical home office visits and brand drugs.

**WVCHIP Blue:** Copayments for non-medical home office visits, hospital inpatient and outpatient services, emergency room visits, and brand drugs.

**WVCHIP PREMIUM:** Copayments for non-medical home office visits, some dental services, hospital inpatient and outpatient services, emergency room visits, and brand drugs. In addition, monthly premium payments are required for continued participation.

The enrollment group is marked on the member card. Each card shows the insured child's name and identification number.

# Sample Member cards



**WVCHIP  
BLUE**

Aetna  
Signature  
Administrators™ PPO

Medical & Prescription Drug Card

**1234567890**

EMPLOYEE IDENTIFICATION

Process Pharmacy Claims  
as Dependents

**Janie S. Doe**

EMPLOYEE NAME

Wells Fargo Medical Group #7771



EXPRESS SCRIPTS\*

RxBin 003858  
RxPCN A4  
RxGrp WVCA

THIS CARD DOES NOT PROVE MEMBERSHIP NOR GUARANTEE COVERAGE.

**MEDICAL BENEFITS:**

For medical claims, benefit information, eligibility or precertification, call toll free 800.356.2392. Please submit claims to: Wells Fargo TPA, P.O. Box 2451, Charleston, WV 25329-2451. EDI # 87815 Website: <http://TPA.WellsFargo.com>

**MEDICAL CO-PAYS:**

Non-Well Visits: \$15; Inpatient Services: \$25 per admit; Outpatient Services: \$25 per service; Emergency Room: \$35 per visit (waived if admitted); Dental Services: \$0; Preventive Services: \$0

**PRESCRIPTION BENEFITS:**

Express-Scripts: For drug claims information or to locate a participating pharmacy in your area, visit [www.express-scripts.com](http://www.express-scripts.com) or call member services at 877.256.4680. Please have this card available when you call. Submit all prescription drug claims to: Express-Scripts, P.O. Box 66583, St. Louis, MO 63166

**PHARMACISTS:**

Please obtain positive identification of the member presenting this card. For Pharmacist Help Desk 800.824.0898

**DRUG COPAYS:** \$0 for generic \$10 for brand

Contact the WVCHIP HelpLine at 877.982.2447 to report suspected fraud.

*"Aetna Participating doctors and hospitals are independent providers and are neither agents nor employees of Aetna."*



000000000004

BLU771A.DBF



**WVCHIP  
GOLD**

Aetna  
Signature  
Administrators™ PPO

Medical & Prescription Drug Card

**0123456789**

EMPLOYEE IDENTIFICATION

Process Pharmacy Claims  
as Dependents

**John M. Doe**

EMPLOYEE NAME

Wells Fargo Medical Group #7771



EXPRESS SCRIPTS\*

RxBin 003858  
RxPCN A4  
RxGrp WVCA

THIS CARD DOES NOT PROVE MEMBERSHIP NOR GUARANTEE COVERAGE.

**MEDICAL BENEFITS:**

For medical claims, benefit information, eligibility or precertification, call toll free 800.356.2392. Please submit claims to: Wells Fargo TPA, P.O. Box 2451, Charleston, WV 25329-2451. EDI # 87815 Website: <http://TPA.WellsFargo.com>

**MEDICAL CO-PAY:**

Non-Well Visits: \$5; Inpatient Services: \$0 per admit; Outpatient Services: \$0 per service; Emergency Room: \$0 per visit; Dental Services: \$0; Preventive Services: \$0

**PRESCRIPTION BENEFITS:**

Express-Scripts: For drug claims information or to locate a participating pharmacy in your area, visit [www.express-scripts.com](http://www.express-scripts.com) or call member services at 877.256.4680. Please have this card available when you call. Submit all prescription drug claims to: Express-Scripts, P.O. Box 66583, St. Louis, MO 63166

**PHARMACISTS:**

Please obtain positive identification of the member presenting this card. For Pharmacist Help Desk 800.824.0898

**DRUG COPAYS:** \$0 for generic \$5 for brand

Contact the WVCHIP HelpLine at 877.982.2447 to report suspected fraud.

*"Aetna Participating doctors and hospitals are independent providers and are neither agents nor employees of Aetna."*



000000000002

BLU771B



**WVCHIP  
PREMIUM PLAN**

Aetna  
Signature  
Administrators™ PPO

Medical & Prescription Drug Card

**9876543210**

EMPLOYEE IDENTIFICATION

Process Pharmacy Claims  
as Dependents

**Jane W. Doe**

EMPLOYEE NAME

Wells Fargo Medical Group #7771



EXPRESS SCRIPTS\*

RxBin 003858  
RxPCN A4  
RxGrp WVCA

THIS CARD DOES NOT PROVE MEMBERSHIP NOR GUARANTEE COVERAGE.

**MEDICAL BENEFITS:**

For medical claims, benefit information, eligibility or precertification, call toll free 800.356.2392. Please submit claims to: Wells Fargo TPA, P.O. Box 2451, Charleston, WV 25329-2451. EDI # 87815 Website: <http://TPA.WellsFargo.com>

**MEDICAL CO-PAYS:**

Non-Well Visits: \$20; Inpatient Services: \$25 per admit; Outpatient Services: \$25 per service; Emergency Room: \$35 per visit (waived if admitted); Dental Services: \$25 most non-preventive services; Preventive Services: \$0

**PRESCRIPTION BENEFITS:**

Express-Scripts: For drug claims information or to locate a participating pharmacy in your area, visit [www.express-scripts.com](http://www.express-scripts.com) or call member services at 877.256.4680. Please have this card available when you call. Submit all prescription drug claims to: Express-Scripts, P.O. Box 66583, St. Louis, MO 63166

**PHARMACISTS:**

Please obtain positive identification of the member presenting this card. For Pharmacist Help Desk 800.824.0898

**DRUG COPAYS:** \$0 for generic \$15 for brand

Contact the WVCHIP HelpLine at 877.982.2447 to report suspected fraud.

*"Aetna Participating doctors and hospitals are independent providers and are neither agents nor employees of Aetna."*



000000000001

BLU771C.DBF

# Copayments

Under this Plan, you do not pay deductibles or coinsurance, but there are copayments for some services and premium payments for WVCHIP Premium members.

The Plan has three levels of copayment participation. Those insured under the WVCHIP Gold Plan have copayments only for brand name prescription drugs listed on the preferred drug list and non-medical home office visits. Those insured under the WVCHIP Blue Plan and the WVCHIP Premium Plan have copayments for brand name prescriptions and for some medical and other health services.

Families enrolled in the WVCHIP PREMIUM must also pay monthly premiums to receive health care coverage. The monthly payment for families with one child is \$35 and for two or more children is \$71.

Federal regulations exempt Native Americans/Alaskans from copayments. This exemption can be claimed by calling 1-877-982-2447 to declare your tribal designation and confirm that it is listed as a federally recognized tribe.

Note: **Copayments are waived for all office visits to a child's medical home.** In order to save money on copayments for office visits, please designate and utilize a medical home provider for your child. See pages 39-42 for medical home information.

**\*WVCHIP Premium Dental Benefit: No copay for preventive dental services such as dental exams, cleanings, dental x-rays (as outlined on Page 33).**

Medical Services and Prescription Benefits	WVCHIP Gold	WVCHIP Blue	WVCHIP PREMIUM
Generic Prescriptions	No Copay	No Copay	No Copay
Listed Brand Prescriptions	\$5	\$10	\$15
Non-listed Brand Prescriptions	Full Retail Cost	Full Retail Cost	Full Retail Cost
Medical Home Physician Visit	No Copay	No Copay	No Copay
Physician Visit (Non-medical home)	\$5	\$15	\$20
Immunizations	No Copay	No Copay	No Copay
Hospital/Inpatient Services	No Copay	\$25	\$25
Outpatient Services (per procedure)	No Copay	\$25	\$25
Emergency Department (is waived if admitted)	No Copay	\$35	\$35
Vision Services	No Copay	No Copay	No Copay
Dental Benefit	No Copay	No Copay	*\$25 Copay for some services

# Copayment Limits

**Copayment Maximums:** The maximum copayment amounts required during a benefit year are as follows:

# of Children Copay Maximum	WVCHIP Gold	WVCHIP Blue	WVCHIP PREMIUM
1 Child Medical Maximum	\$150	\$150	\$200
1 Child Prescription Maximum	\$100	\$100	\$150
2 Children Medical Maximum	\$300	\$300	\$400
2 Children Prescription Maximum	\$200	\$200	\$250
3 or more Children Medical Maximum	\$450	\$450	\$600
3 or more Children Prescription Maximum	\$300	\$300	\$350
Dental Services	Does not apply	Does not apply	\$100 per child \$150.00 per family

**Note:** Diabetic supplies, such as lancets and test strips do not count towards out-of-pocket maximums.

## Annual Benefit Limits

The Plan has a Medical benefit limit of \$200,000 per member for each period beginning January 1 through December 31. Members are notified by letter anytime their benefit use during the period reaches or exceeds \$150,000 of this limit.

## Lifetime Benefit Limits

All WVCHIP members are subject to a \$1,000,000 lifetime benefit maximum through this Plan.

## Medical Necessity Review Required Beyond These Limits

### Type of Service

Chiropractic Visits	20 visits
Occupational Therapy Visits	20 visits
Physical Therapy Visits	20 visits
Speech Therapy Visits	20 visits
Vision Therapy Visits	20 visits
Primary Care Visits	26 visits
Specialty Care Visits	26 visits
Mental Health Visits	26 visits

**Note:** Coverage for services beyond these limits is not provided without prior review for medical necessity.

---

# WVCHIP Provider Network

---

## West Virginia Providers

All West Virginia providers that are willing to honor the WVCHIP member card are included in WVCHIP's network of providers. By accepting your WVCHIP member card, providers agree to accept WVCHIP's fee schedules and payment as payment in full. They cannot bill you for the difference between WVCHIP's payment and the full charges on the claim. To find a participating WVCHIP provider, call the provider of your choice and ask if they take the WVCHIP card.

## Out-of-State/In-Network Providers

WVCHIP does not cover out-of-state services that are available from in-state providers, except for office visits to primary care physicians (family and general medicine physicians, internists, and pediatricians) in counties bordering West Virginia in surrounding states (routine childhood vaccines from out-of-state providers, including border providers, are not covered – routine childhood vaccines are covered when received from in-state Vaccine for Children's program (VFC) providers – refer to page 26 for more details). There are exceptions for medical necessity and emergencies. To meet the criteria as a covered benefit, the service must be medically necessary, and the type of care must not be available within the state of West Virginia, as determined **PRIOR** to the service. WVCHIP participates in the national Aetna Signature Administrators (ASA) network. Providers that participate in this network will accept the WVCHIP card and agree to accept WVCHIP's payment as payment in full for services. They will not balance bill you for the difference between the claim's full charges and WVCHIP's payment. If you seek care outside West Virginia, please call ActiveHealth at 1-800-356-2392 to have the services prior approved for payment. Failure to have the service prior approved may make the child's guardian responsible for payment of the claim. Please refer to Pre-Service Decisions on pages 18-21 for more information. To find a participating provider, please see the Aetna Signature Administrator's DocFind provider listing at [www.aetna.com/docfind/custom/asa](http://www.aetna.com/docfind/custom/asa), or call the WVCHIP Helpline at 1-877-982-2447.

## Out-of-State/Out-of-Network Providers

Services from providers that are outside West Virginia and are not included in the Aetna Signature Administrator's (ASA) national network are **NOT** covered benefits. There are exceptions for medical necessity and emergencies. To meet the criteria as a covered benefit, the service must be medically necessary, and the type of care must not be available within the state of West Virginia (or an alternate out-of-state/in-network provider), as determined **PRIOR** to the service. If you seek care outside West Virginia, please call ActiveHealth at 1-800-356-2392 to have the services prior approved for payment. Failure to have the service prior approved may make the child's guardian responsible for payment of the claim. Please refer to Pre-Service Decisions on pages 18-21 for more information.

**NOTE: For members that have received covered services from an out-of-state facility and require Durable Medical Equipment (DME)/medical supplies, Orthotics & Prosthetics devices and appliances, and other related services or items that are medically necessary at discharge, a written prescription by the respective out-of-state attending physician must be presented to a West Virginia provider for provision of services requested. This is required to assure the warranty is valid and to ensure that repairs and maintenance are provided in the most efficient and cost-effective means for WVCHIP members. Other DME policies apply.**



---

# Pre-Service Decisions: Precertification, Notification, Prior Approval & Preauthorization

---

WVCHIP requires that certain services and/or items be reviewed in advance to determine whether they are medically necessary, are provided in the appropriate settings by a network provider, if possible, and are covered benefits under the Plan. WVCHIP has four different types of pre-service determinations: precertification, notification, prior approval and preauthorization.

## **Important things to remember about pre-service decisions:**

- ◆ Request for pre-service decisions should be submitted to ActiveHealth, as early as possible, in advance of the service or item.
- ◆ Services or items may be approved or denied in whole or in part.
- ◆ One or more of the pre-service determinations may be required depending on the type of service or item.

For example, a hospital admission, the procedure to be performed and/or each physician's services may require pre-service determinations, particularly if any of these is an out-of-state network provider, a non-network provider or the service is covered only under limited circumstances. Each type of pre-service requirement is described on pages 18-21. If you have any questions, please call ActiveHealth at 1-800-356-2392.

Failure to pre-certify or notify ActiveHealth of an admission or service within the timeframes specified may result in families being financially responsible for amounts above and beyond their copayment requirements.

If the member or provider feels that ActiveHealth inappropriately denied an admission or the extension of an admission, or that extenuating circumstances existed that prevented notification to ActiveHealth within the timeframes set forth, the member or provider may file an appeal. Please refer to pages 60-61 for more information on filing appeals.

**Note: See page 33 for Dental Services requiring precertification  
See page 47-48 for drugs requiring prior authorization.**

---

## Precertification (Mandatory)

---

Precertification is performed to determine if the admission/service is medically necessary and appropriate based on the patient's medical documentation, such as X-rays, diagnosis, tests, etc. made available by the patient's medical provider and to evaluate the necessity for case management. Precertification is usually the responsibility of the provider except for inpatient stays.

---

# Precertification (Mandatory) (cont.)

---

## **Specialized Services (Mandatory) – three (3) days in advance** (list not all inclusive)

- ◆ Chiropractic Services for children under age 16 (See Page 24)
- ◆ Durable Medical Equipment (DME) purchases and rentals of \$1,000 or more and rentals longer than three (3) months
- ◆ Elective (non-emergent) air ambulance transportation
- ◆ Family Planning Services (See Page 25)
- ◆ Hearing Services (See Page 25)
- ◆ Home Health Care Services as described under Medical Case Management on Page 22
- ◆ Hospice Care
- ◆ Inpatient Rehabilitation
- ◆ Orthotics/Prosthetics (when purchase or rental is greater than \$1,000)
- ◆ Skilled Nursing Facility
- ◆ Sleep Management Services (are precertified by Sleep Management Solutions, see Page 23).
- ◆ Some dental services (See Pages 33-34)

## **Inpatient Admissions (Mandatory) – three (3) days in advance for planned admissions, within 48 hours for emergency admissions**

- ◆ All admissions to out-of-state hospitals/facilities
- ◆ Artificial Intervertebral Disc Surgery
- ◆ Cosmetic/Reconstructive surgery
- ◆ Discectomy with spinal fusion surgery
- ◆ Elective and cosmetic surgeries including, but not limited to breast reduction, blepharoplasty, abdominoplasty, breast reconstruction, and surgery for varicose veins
- ◆ Hysterectomy
- ◆ Inpatient Hospitalization Mental Health/Chemical Dependency Services
- ◆ Insertion of implantable devices including, but not limited to; implantable pumps, spinal cord stimulators, neuromuscular stimulators, and bone growth stimulators
- ◆ Laminectomy
- ◆ Laminectomy with spinal fusion surgery
- ◆ Orthognathic surgery
- ◆ Spinal fusion
- ◆ Surgeries
- ◆ Transplants and transplant evaluations (including but not limited to: kidney, liver, heart, lung, pancreas, small bowel, and bone marrow replacement or stem cell transfer after high-dose chemotherapy)
- ◆ Uvulopalatopharyngoplasty

## **Outpatient Services (Mandatory) – three (3) days in advance for planned services, within 48 hours for emergency services**

- ◆ Abortion (covered only in cases of rape, incest or if the mother's life is endangered)
- ◆ All outpatient services at out-of-state hospitals/facilities



---

## Precertification (Mandatory) (cont.)

---

- ◆ Any potentially experimental/investigational procedure or medical device, or treatment, including, but not limited to, reconstructive surgery to correct birth defects, or surgery required due to disease or accidental injury, gynecomastia, blepharoplasty
- ◆ Chelation Therapy
- ◆ CTA (CT angiography)
- ◆ CT scan of sinuses and brain
- ◆ DEXA Scans
- ◆ Hyperbaric Oxygen Therapy (HBOT)
- ◆ IMRT (Intensity Modulated Radiation Therapy)
- ◆ MRA and PET SCAN
- ◆ MRI scan of knee and spine (includes cervical, thoracic, and lumbar)
- ◆ Septoplasty or Submucous Resection
- ◆ SPECT (single photon emission computed tomography) of brain and lung
- ◆ Dental Ridge reconstruction

**Note:** Precertification **DOES NOT** assure eligibility or payment of benefits under this Plan.

---

## Notification (Mandatory)

---

### **Notification Requirements (Mandatory) – three (3) days in advance for planned services, within 48 hours of emergency services**

All in-state inpatient hospital admissions require notification to ActiveHealth to evaluate the admission and determine if the patient's medical condition will require case management, such as discharge planning for home health care services. Refer to page 19 for some in-state inpatient hospital admissions that require precertification. All out-of-state hospital admissions must be precertified.

---

## Prior Approval (Mandatory)

---

WVCHIP requires **ALL** services outside the state of West Virginia, except office visits to primary care doctors in counties bordering West Virginia in surrounding states, to be prior approved. This requirement applies to both network and non-network providers.

**Prior Approval for Out-of-State or Out-of-Network Services (Mandatory) – 10 days in advance for planned services, within 48 hours for emergency.**

**IMPORTANT!** -- Failure to obtain prior approval for out-of-state services may result in the member or member's family being responsible for the difference between the provider's charges and WVCHIP's allowed amounts, or for the entire cost of the claim. Charges in excess of WVCHIP's allowed amounts are considered non-covered services.

---

## Preauthorization (Voluntary)

---

Preauthorization is a voluntary program that allows you to contact ActiveHealth in advance of a procedure to verify that the service is covered and will be paid so that you can make an informed decision about the procedure.

Obtaining preauthorization from ActiveHealth assures that your claim will be paid when it is submitted unless your child disenrolls from the plan on or before the date of service. To obtain preauthorization, you should send your request to:

**ActiveHealth**  
**P.O. Box 221138**  
**Chantilly, VA 20153-1138**  
**Phone: 1-800-356-2392**

You should include the member's name, address, telephone number, member's ID number, and all information you may have about the procedure that's recommended. Also include the name and contact information for your child's physician should ActiveHealth need to contact the child's physician for more information. Any service can be preauthorized and it is recommended for procedures that have specific benefit criteria. Remember, if the request for preauthorization is denied, you will be responsible for paying for the procedure if your child has it.

---

# Medical Case Management

---

If the covered child is experiencing a serious or long-term illness or injury, such as asthma, cerebral palsy, a developmental disability, sickle cell anemia, juvenile diabetes, spina bifida, leukemia, a seizure disorder or an emotional disorder, ActiveHealth's medical case management program can help you learn about and access the most appropriate resources, treatment and family support. Through medical case management, ActiveHealth can:

- ◆ arrange in-home care to avoid admission to a hospital; and
- ◆ arrange in-home services to assist in early hospital release; and
- ◆ obtain discounts for special medical equipment; and
- ◆ locate appropriate services to meet the child's health care needs; and
- ◆ for catastrophic cases, when medically proven as a part of a comprehensive plan of care, allow additional visits for outpatient mental health or outpatient therapy services; and
- ◆ under very limited circumstances allow additional visits for short-term outpatient physical therapy services for treatment of a separate condition which is also a new incident or illness – not an exacerbation of a chronic illness.

For example, a member who receives physical therapy following a broken leg and later in the Plan Year has a separate new condition, such as a broken ankle, may receive coverage for additional physical therapy visits.

For catastrophic cases involving serious long-term illness or injury resulting in loss or impaired function requiring medically necessary therapeutic intervention, the ActiveHealth case manager may, based on medical documentation, recommend additional treatment for certain therapy services. For details of these benefits, see "What is Covered Under the Plan" later in this section beginning page 23.

ActiveHealth must be notified for medical case management for the following services:

- ◆ home health care, including but not limited to:
  - skilled nursing of more than seven (7) visits;
  - I.V. therapy in the home;
  - physical therapy, occupational therapy or speech therapy done in the home;
  - hospice care; and
  - medication provided or administered by a home health agency
- ◆ skilled nursing facility services; and
- ◆ rehabilitation services

Should you believe your child has special needs and could benefit from this service, please call ActiveHealth at 1-800-356-2392.

---

# Sleep Studies, Services and Equipment

---

WVCHIP covers services for the treatment of sleep apnea and other related conditions that can affect your child's health. In order to ensure compliance and responsible use of all prescribed sleep services, Wells Fargo TPA has contracted with Sleep Management Solutions (SMS) to manage WVCHIP's sleep services benefit.

All sleep-testing services require precertification to ensure that the services are medically necessary and appropriate. If your child's physician says your child needs a sleep test, ask him/her to call SMS at 1-888-49-SLEEP (75337). If approved, the member will be provided a list of contracted labs that they may use to receive services.

In addition to managing sleep-testing services, SMS is the sole source for Continuous Positive Airway Pressure (CPAP) and Bi-Level Positive Airway Pressure (BiPAP) equipment and supplies. The process will be integrated so that patients who have been diagnosed and prescribed CPAP or BiPAP therapy can be set up and educated at the lab where they received their sleep study.

SMS has a 24-hour hotline, 1-888-49-SLEEP, that WVCHIP members may use to get information on their sleep illness and how best to use their sleep equipment. A respiratory therapist or a trained sleep technician will be available to provide support when issues come up, which is generally bedtime. You may also visit the WVCHIP sleep website at [www.wvpeiasleep.com](http://www.wvpeiasleep.com).

SMS will contact members regularly to make sure there are no issues which might be impeding compliance. If your child has problems with masks or equipment, call SMS for assistance. Patient care and improved health are the most important aspects of this process.

---

## What is Covered Under the Plan?

---

### Medically Necessary Services

To be covered, services must be medically necessary and listed as covered under the Plan. Medically necessary health care services and supplies are those provided by a hospital, physician or other licensed health care provider to treat an injury, illness or medical condition. A service is considered medically necessary if it is:

- ◆ appropriate for the diagnosis and treatment of the illness or injury and consistent with generally accepted medical practice standards.
- ◆ not solely for the convenience of the child, family or health care provider.
- ◆ not for custodial, comfort or maintenance purposes.
- ◆ rendered in the most cost-efficient setting and level appropriate for the condition.
- ◆ not otherwise excluded from coverage under the Plan.

**NOTE:** The fact that a physician has recommended a service as medically necessary does not make the charge a covered expense. WVCHIP reserves the right to make the final determination of medical necessity based on diagnosis and supporting medical data.

---

# What is Covered Under the Plan? (cont)

---

## Who May Provide Services

The Plan will pay for services rendered by a health care professional/facility if the provider is:

- ◆ licensed or certified under the law of the jurisdiction in which the care is rendered; and
- ◆ providing treatment within the scope or limitation of the license or certification; and
- ◆ not sanctioned by Medicare, Medicaid or both. Services of providers under sanction will be denied for the duration of the sanction; and
- ◆ not excluded by WVCHIP due to adverse audit findings.

## Covered Services

The Plan covers a full range of health care services. Some major categories are listed below. These services are covered in full unless otherwise noted. Copayments are listed on Pages 15-16. If you have questions about covered services, call ActiveHealth at 1-800-356-2392.

***All services marked with a star (\*) must be precertified or preauthorized.***

### **Allergy Services**

Including testing and related treatment.

### **Ambulance Services**

Emergency ground or air ambulance transport, when medically necessary, to the nearest facility able to provide needed treatment. Non-emergency transportation is not covered.

**Note:** Ambulance transport for transfer from facility to facility is subject to retroactive review for medical necessity.

### **Cardiac or Pulmonary Rehabilitation**

Benefits are limited to 3 sessions per week for 12 weeks or 36 sessions per year for the following conditions: heart attack occurring in the 12 months preceding treatment, heart failure, coronary bypass surgery, or stabilized angina pectoris.

### **\* Chelation Therapy**

Benefits for these services are limited. Check with ActiveHealth to determine if services will be covered for the insured member's condition.

### **\* Chiropractic Services**

Services of a chiropractor for acute treatment of a neuromuscular-skeletal condition, including office visits and x-rays. Coverage is limited to a maximum of 20 visits per child per benefit year. Maintenance chiropractic services are not covered. **Note: The provider must submit a treatment plan to ActiveHealth for services requested for any member under 16 years old before authorization will be given for any visits.**

### **\* Cosmetic/Reconstructive Surgery**

Services covered when required as the result of accidental injury or disease, or when performed to correct birth defects.

---

# What is Covered Under the Plan?(cont.)

---

## \* **Durable Medical Equipment, and Related Supplies**

Coverage for the initial purchase and reasonable replacement of standard implant and prosthetic devices, and for the rental or purchase (at the Plan's discretion) of standard durable medical equipment, when prescribed by a physician. Prosthetics and durable medical equipment purchases of \$1,000 or more, or rental for more than three (3) months must be precertified by ActiveHealth.

## **Emergency Outpatient Services and Supplies**

This benefit includes acute medical or accidental care provided in an outpatient facility, urgent care facility, or a provider's office.

## \* **Family Planning Services**

After medical necessity review, Planned Parenthood services, pre-pregnancy family services and supplies may be covered (this may include implants and devices). This benefit does not include tubal ligations and vasectomies. Oral contraceptives are covered under the WVCHIP's Prescription Drug Program. \***Abortion** is a covered service only in cases of rape, incest, or endangerment to mother's life. A physician must precertify procedure.

## **Foot Care**

Expenses covered include medically necessary foot care performed by a health care provider practicing within the scope of his/her license. This would include such services as:

- ◆ Treatment of bunions, neuromas, hammertoe, hallux valgus, calcaneal spurs or exstosis;
- ◆ Removal of nail matrix or root;
- ◆ Treatment of mycotic infections; and,
- ◆ Diabetic foot care.

## \* **Hearing Services**

Covered benefit includes annual examinations and medically necessary external hearing aids with precertification.

## **HealthCheck**

HealthCheck is the name of West Virginia's Early and Periodic Screening, Diagnosis and Treatment Program (E.P.S.D.T.). This program provides periodic, comprehensive health examinations; vision, dental and hearing assessments; immunizations; and treatment for follow-up of conditions found through the health examination as covered by the Plan. HealthCheck requires standard health screening forms to be completed by providers at well-child exams. WVCHIP recommends that all providers use the HealthCheck form or an equivalent form at well-child exam visits. Parents of children ages 3 to 5 should be given a copy of the HealthCheck exam form to present to school authorities for public Preschool

---

# What is Covered Under the Plan?(cont.)

---

and Kindergarten entry. A sample HealthCheck screening form can be viewed on the provider page of the WVDHHR website at <http://www.wvdhhr.org/mcfh/ICAH/healthcheck>.

\* **Home Health Services**

Intermittent health services of a home health agency when prescribed by a physician. Services must be provided in the home, by or under the supervision of a registered nurse, for care and treatment that would otherwise require confinement in a hospital or skilled nursing facility. This benefit requires precertification when more than seven visits are prescribed.

\* **Hospice Care**

When ordered by a physician

**Hyperlipidemia (High Cholesterol) Screening**

WVCHIP, along with HealthCheck, has adopted the American Heart Association's (AHA) guidelines regarding blood cholesterol screening for all children and adolescents. Beginning at age 2, WVCHIP recommends, but does not require, that all children and adolescents have a hyperlipidemia risk screening to determine their risk of developing high cholesterol. When one or more risk factors indicate the child is high risk, then an initial measurement of total cholesterol can be obtained. Additional testing and follow-up should be based on total cholesterol levels, following the American Academy of Pediatrics' recommendations for cholesterol management.

**Immunizations**

All age-appropriate vaccines through age 18 are covered as recommended by the Advisory Committee on Immunizations. The Plan covers immunizations as part of an associated office visit to a doctor enrolled in the Vaccine for Children's program. See Well Child Care on page 29, or the Immunization Schedules located on Pages 71-74 for more details.

WVCHIP purchases vaccines from the State's Vaccines for Children (VFC) program. This program allows physicians to provide free vaccines to children. Members should receive vaccinations from providers that participate in this program. Since providers outside of West Virginia cannot participate in the State VFC program, vaccinations from out-of-state providers will not be covered. If your doctor does not participate in VFC, then vaccinations can be obtained at your local health department.

\* **Implantable Devices**

Pacemakers, bone growth stimulators, implantable birth control devices, etc.

\* **Inpatient Hospital and Related Services (Out-of-State and some In-State services require precertification)**

Confinement in a hospital including semiprivate room, special care units, confinement for detoxification, and related services and supplies during confinement.

---

# What is Covered Under the Plan?(cont.)

---

\* **Inpatient Rehabilitation Services**

When ordered by a physician.

**Iron-Deficiency Anemia Screening**

WVCHIP, along with HealthCheck, requires that all infants are tested (hemoglobin and/or hematocrit) for iron-deficiency anemia at 12 months of age. Providers are encouraged to screen all infants and children at each well-child exam visit to determine those who are at risk for anemia. Those at high risk or those with known risk factors should be tested at more frequent intervals as recommended by the Centers for Disease Control (CDC).

**Laboratory Services**

Includes iron deficiency anemia, lead testing, complete blood count, chemistry panel, glucose, urinalysis, total cholesterol, tuberculosis, etc. Certain laboratory tests are required or recommended by the American Academy of Pediatrics at well-child exams.

**Lead Risk Screen**

A lead risk screen must be completed on all children between the ages of 6 months and 6 years at each initial and periodic visit. A child is considered HIGH risk if there are one or more checked responses on the Lead Risk Screen and LOW risk if no responses are checked. Serum blood testing is required at 12 and 24 months and up to 72 months if the child has never been screened.

**Medical Home**

The WVCHIP Plan encourages its members to select a medical home from a list of enrolled providers. Enrolled providers must be primary care practitioners in the areas of pediatrics, family medicine, or internal medicine. WVCHIP members are also encouraged to select a medical home which will reduce their costs by eliminating copays for sick visits (there are no copays for preventive visits). Families are urged to select medical homes by considering guidelines that point to high value for consumers of primary care. These guidelines follow general principles of Patient Centered Primary Care as more systematically defined by the National Council of Quality Assurance. See pages 40-43 for more information about medical home and selecting a MHP.

\* **Mental Health Services**

- Inpatient hospitalization for mental health, chemical dependency and substance abuse services. Chronic or extreme medical conditions will be assigned to a nurse case manager, and based on the medical condition, the nurse case manager may recommend additional treatment. Precertification is required.
- Outpatient mental health, outpatient partial hospitalization day programs, chemical dependency, and substance abuse services. These may include evaluation, referral, diagnostic, therapeutic and crisis intervention services performed on an outpatient basis (including a physician's office). Chronic or extreme medical conditions will be assigned to a nurse case manager, and based on the condition; the nurse case manager may recommend continued visits (See Page 22).



---

# What is Covered Under the Plan?(cont.)

---

\* **MRA and PET SCAN**

Magnetic Resonance Angiography (MRA) and Photo Emission Topography (PET) services performed only on an outpatient basis.

\* **MRI**

Magnetic Resonance Imaging (MRI) services performed on an outpatient basis.

**Occupational Therapy (Outpatient)**

When ordered by a physician, reviewed for medical necessity after 20 visits.

\* **Oral Surgery**

Only covered for extracting impacted teeth, medically necessary orthognathism (straightening of the jaw) and medically necessary ridge reconstruction.

\* **Orthotics/Prosthetics**

Precertification required when rental or purchase of equipment is over \$1,000, or rental more than 3 months.

**Outpatient Diagnostic and Therapeutic Services**

Pre-scheduled laboratory and diagnostic tests and therapeutic treatments, when ordered by a physician.

\* **Outpatient Hospital and related Services (Out-of-State and some In-State services require precertification)**

Services performed in a hospital, alternative facility, or physician's office. All out-of-state procedures require precertification as well as some in-state outpatient procedures. See pages 18-21 for more details.

**Pap Smear**

The Plan covers an annual Pap smear and the associated office visit to screen for cervical abnormalities.

**Periodic Physicals**

Covered benefit through Well Child Care (see page 29).

**Physical Therapy (Outpatient)**

When ordered by a physician, reviewed after 20 visits for medical necessity.

**Prescription Benefit Services**

This is a covered benefit with mandatory generic substitution, including oral contraceptives. (See Prescription Drug Plan on Pages 44-50.)

---

# What is Covered Under the Plan?(cont.)

---

## **Professional Services**

Services of a physician or other licensed provider for treatment of an illness, injury or medical condition. Includes outpatient and inpatient services such as surgery, anesthesia, radiology, and office visits.

## \* **Skilled Nursing Facility Services**

Confinement in a skilled nursing facility including a semiprivate room, related services and supplies. Confinement must be prescribed by a physician in lieu of hospitalization.

## \* **Sleep Management**

All sleep testing, equipment and supplies are covered through a network of West Virginia providers and require precertification through Sleep Management Solutions. (Page 23)

## **Speech Therapy (Outpatient)**

When ordered by a physician, reviewed after 20 visits for medical necessity.

## **Urgent Care and After Hours Clinic Visits**

A visit to an urgent care or after hour's clinic is treated as a physician visit for illness.

**Note:** Copayments are required for all non-medical home visits, including urgent care and after hour clinic visits. (See required Copayments on Page 15.)

## **Well Child Care**

Routine office visits for preventive care as recommended by the American Academy of Pediatrics (AAP). Since WV Children are expected to have a well child or HealthCheck exam before entering public preschool classes or Kindergarten, providers are encouraged to use the West Virginia HealthCheck screening forms to show that the complete prevention checkup and screens were performed. Parents should ask for a copy of the HealthCheck exam form to give to school officials (Please see HealthCheck definition on Page 25.) A complete preventive care checkup includes, but is not limited to:

- height and weight measurement
- blood pressure check
- vision and hearing screening
- developmental/behavioral assessment
- lead risk screen
- physical examination
- age appropriate immunizations as indicated by physician
- one physician office visit a year for a preventive check-up is covered for all insured children ages 2 through 18. Infants under two are covered for more frequent checkups as recommended by the AAP guidelines.

---

# What is Covered Under the Plan?(cont.)

---

## **X-ray Services**

When ordered by a physician. Please refer to Pages 33-35 regarding coverage of dental x-rays.

## **Vision Therapy - Preauthorization Recommended**

Corrective eye exercise therapy is a covered benefit, reviewed after 20 visits for medical necessity.

---

## Organ Transplants

---

Organ transplants are covered when deemed medically necessary and consistent with prevailing medical standards. Transplants require precertification by ActiveHealth. When it is determined by the child's physician that he or she is a potential candidate for any type of transplant, ActiveHealth should be contacted immediately at 1-800-356-2392.

All transplants require precertification. When it is determined by your physician that you are a potential candidate for any type of transplant, ActiveHealth should be contacted immediately. They will identify Institutes of Excellence with experience in the specific type of transplant required. You should advise your physician that ActiveHealth needs to coordinate the care from the initial phase when considering a transplant procedure to the initial work-up for transplant through the performance of the procedure, as well as the care following the actual transplant.

**Fees/Expenses:** The Plan will pay all covered expenses related to pre-transplant, transplant, and follow-up services while the child is enrolled in WVCHIP.

**Travel Allowance:** Because transplant facilities may be located some distance from the patient's home, benefits include up to \$5,000 for patient travel, lodging and meals. A portion of this benefit is available to cover the travel, lodging and meals for one member of the patient's family. Receipts are required for payment of this benefit. Mileage cost estimates are not acceptable. The travel allowance benefit applies only to transplant services.

**Case Management Support:** ActiveHealth offers support and assistance in evaluating treatment options, locating facilities, and referrals to the prescription drug administrator. Case Management begins early when the potential need for a transplant is identified, and continues through the surgery and follow-up.

**Transplant-Related Prescription Drugs:** Transplant-related immunosuppressant prescription drugs are covered if they are filled at a Network pharmacy. See Page 44-50 for more details of the prescription drug plan.

---

# Other Resources

---

## Maternity Benefits

WVCHIP **does not cover** any pregnancy related conditions other than a pregnancy test. We are committed to the concept of prenatal care and good outcomes for all mothers and their newborns, we strongly urge you to start prenatal care as early as possible by calling the **Office of Maternal Child and Family Health toll-free at 1-800-642-8522**. They will provide information on financial and medical coverage available through their programs. They can also assist you with referrals to one of over 130 physician offices and primary care center sites throughout the state for care during pregnancy and delivery. They also can refer for free pregnancy testing and family planning, if this is the patient's primary need. All calls and referrals are confidential. Please see Page 9 for information about adding newborns to existing WVCHIP coverage. (Under section "Starting and Ending Coverage.")

## WIC (Women, Infants and Children)

Breastfeeding is the best nutrition for your baby. It provides everything needed for brain growth, helps prevent allergies, and is easily digested, therefore less colic and constipation. There are advantages for the Mother as well. Breastfeeding helps mom to lose weight sooner, they don't have to heat or mix breast milk nor clean and store bottles by putting baby to the breast and it is free.

WIC (Women, Infants and Children) can help mothers and babies get started with breastfeeding in order to have the best experience as possible. WIC Breastfeeding Peer Counselors offer support during moms' pregnancy and continue helping after the baby is born. Talk to your local WIC agency or the WIC helpline at 1-800-953-4002 about getting started with breastfeeding.

---

# Birth to Three

---

## Specialized Services for Infants and Toddlers with Developmental Delays

WVCHIP covers a special set of services targeted only to very young children up to and including their third birthday. These specialized services are meant to lessen or remove effects of conditions that if not detected early, could result in more severe or long lasting disability or learning problems, when not addressed at the earliest life stages; they are also called early intervention services. Most states have an Early Intervention program, and in our state it is called "**Birth to Three**" (**BTT**), and it is administered by Office of Maternal, Child and Family Health, a division of the Public Health Bureau in DHHR.

### Checking On Delays

If you, or your family primary care provider, notice signs which make you question whether your child is developing normally, you can refer your child to this program (or ask your physician if they would advise a BTT referral). The WVCHIP website also has developmental check tools you can use to observe your child and score for yourself, and take to your primary care provider for discussion at a well visit. Copies of the check tools known as "Ages and Stages" can be found at [www.wvchip.org](http://www.wvchip.org). Many physicians use them also.

### What Is a Delay?

The BTT program experts are experienced in working with little ones and they can help assess whether or not a child has one or more delays or is considered at risk for a future delay. They will assess and check for slower than usual growth or ability in these areas:

- 1) **cognitive** for thinking and learning ability;
- 2) **physical** for moving, seeing, and hearing ability;
- 3) **social/emotional** for feeling, coping, and getting along with others;
- 4) **adaptive** ability – how well they can do things for themselves; and
- 5) **communication** – their ability to understand and be understood by others.

### Qualifying for Services

Assessed children found to have one or more delays (or being at risk for future delays) may then qualify for program services to be delivered in a child's natural learning environment, typically the home. Children needing further services after three years of age will be referred by BTT to preschool or other services available in their county. Schools also get funds as part of the Individuals with Disabilities Education Act (IDEA) to provide services for children with special challenges, and IDEA also helps fund the BTT program.

### Making a Referral

Either a parent or a physician may refer a child to the Birth to Three program for further assessment by calling 1-866-321-4728 to get an appointment with BTT providers nearest your location.

---

# Dental Services

---

The WVCHIP Benefit Plan covers a full range of dental services. Most dental services require no copays, but WVCHIP Premium members have \$25.00 copays for most non-preventive dental procedures with a maximum copay of \$100.00 per benefit year and \$150.00 per family. Procedures requiring copayments are noted below by \*. Also, some services require precertification before the plan will cover them.

**WVCHIP Gold Plan and WVCHIP Blue Plan Members** have no copayments for dental services. **WVCHIP Premium** members have \$25.00 copayments for some procedures, with a maximum copayment of \$100.00 per child or \$150.00 per family. Please note the copayment is per procedure not per visit. If two procedures are performed then \$50.00 copay is required.

Some services are not covered unless precertified. Services requiring precertification are indicated below.

## **Preventive Dental and Other Services Requiring No Precertification:**

### **Covered 100% - no copayment**

- ◆ Dental examinations every six months
- ◆ Cleaning and fluoride treatments every six months
- ◆ Bitewings every six months
- ◆ Full mouth x-rays every 36 months (Panorex)
  - It is the member's responsibility to provide x-rays for any consults ordered or for additional services ordered from a new dental provider
- ◆ Sealants
  - Ages 2-6 if indicated on primary molars
  - Ages 6-12 on 1<sup>st</sup> permanent molars
  - Ages 12-18 on 2<sup>nd</sup> permanent molars
- ◆ Treatment of abscesses, including initial office visit and follow-up
- ◆ Analgesia
- ◆ IV/Conscious Sedation
- ◆ Palliative Treatment
- ◆ Other x-rays (covered in connection with another service)
- ◆ Consultations
- ◆ Space Maintainers: **Benefit Percent 100% after \$25 copay\***

### **Restorative: Benefit percent 100% after \$25 copay\***

- ◆ Fillings as needed

### **Endodontics/Root Canals/Periodontics: 100% after \$25 root canal copay\***

- ◆ Pulpotomy
- ◆ Root Canals

---

# Dental Services (cont.)

---

## **Surgery/Extractions: 100% after oral surgery \$25 copay\***

- ◆ Simple extractions
- ◆ Extractions – impacted
- ◆ Extractions related to an abscess and root canal therapy
- ◆ Frenulectomy (frenectomy or frenotomy)
- ◆ Removal of dental related cysts under a tooth or on a gum, including x-rays needed to diagnose the condition
- ◆ Biopsy of oral tissue

## **Dental Services Requiring Precertification:**

The services listed below are covered when medically necessary as determined by precertification. Please call Wells Fargo TPA at 1-800-356-2392 prior to obtaining the service to assure it will be covered. **If the request for precertification is denied, WVCHIP will not cover the cost of the procedure.**

- ◆ Restorative/Periodontics
  - Dental crowns – 1 every 5 years
  - Gingivectomy or gingivoplasty – 1 per quad/per year
  - Osseous surgery – 1 per quad/per year
  - Periodontal scaling and root planning – 1 per quad/per year
  - Full mouth debridement – 1 every 6 months
  - Orthognathic surgery
- ◆ Prosthodontics – covered for certain medically necessary conditions

## ◆ **Accident Related Dental Services**

The Least Expensive Professional Acceptable Alternative Treatment (LEPAAT) for accident-related dental services is covered when provided within six (6) months of an accident and required to restore damaged tooth structures. The initial treatment must be provided within 72 hours of the accident. Biting and chewing accidents are not covered. Services provided more than six (6) months after the accident are not covered. **Note:** For children under the age of 16, the six-month limitation may be extended if a treatment plan is provided within the initial six months and approved by Wells Fargo.

## ◆ **Emergency Dental Services**

Medically necessary adjunctive services that directly support the delivery of dental procedures, which, in the judgment of the dentist, are necessary for the provision of optimal quality therapeutic and preventive oral care to patients with medical, physical or behavioral conditions. These services include but are not limited to sedation, general anesthesia, and utilization of outpatient or inpatient surgical facilities. Contact Wells Fargo for more information.

---

## Dental Services (cont.)

---

### ◆ **Orthodontic Services**

Orthodontic services are covered if medically necessary for WVCHIP a member whose malocclusion creates a disability and impairs their physical development. Treatment is routinely accomplished through fixed appliance therapy and maintenance visits. All requests for treatment are subject to precertification\* by Wells Fargo Dental Consultants. Precertification is dependent on diagnosis, degree of impairment and medical documentation submitted. Failure to obtain precertification before service is performed will result in the family being responsible for amounts above and beyond their copayment requirements.

If requested treatment is denied, follow the appeal process as outlined on Pages 61-62.

**Note: Comprehensive orthodontic treatment is payable only once in the member's lifetime**

***Precertification from Wells Fargo assures that the claim will be paid when submitted unless the child disenrolls from the plan on or before the date of service. If the request for precertification is denied, the parent or guardian is responsible for paying for the procedure if the child has it done without a precertification approval.***

---

## Dental Services Not Covered

---

### **Dental Services Not Covered**

- ◆ Treatment of temporomandibular joint (TMJ) disorders
- ◆ Intraoral prosthetic devices or any other method of treatment to alter vertical dimension or for TMJ not caused by disease or physical trauma
- ◆ Antibiotic Injections
- ◆ Tests/Lab Exams
- ◆ Onlays/Inlays
- ◆ Gold Restorations
- ◆ Precision Attachments
- ◆ Replacement of teeth extracted prior to coverage
- ◆ Replacements of crowns covered after 5 years
- ◆ Cosmetic Dentistry
- ◆ Dental implants and related services
- ◆ Experimental procedures



---

## Dental Services Not Covered (cont)

---

- ◆ Splinting
- ◆ Out of state providers unless prior approval is obtained
- ◆ Any other procedure not listed as covered

### **Timely Filing:**

Dental claims must be filed within six months of the date of service. Claims not submitted within this period will not be paid, and WVCHIP will not be responsible for payment.

---

## Vision Services

---

Covered benefits include annual exams and eyewear. Lenses/frames or contacts are limited to a maximum benefit of \$125 per year. The year starts on the date of service. The eyewear maximum benefit may exceed \$125 when medically necessary. Contact Wells Fargo TPA for preauthorization. The office visit and examination are covered in addition to the \$125 eyewear limit. Families are responsible to pay the difference between the total charge for eyewear and the \$125 allowance for lenses and frames that do not meet medical necessity and are not preauthorized.

---

## What is Not Covered Under the Plan?

---

Some services are not covered by the Plan regardless of medical necessity. Specific exclusions are listed below. If you have questions, please contact **Wells Fargo TPA at 1-800-356-2392**. The following services are not covered:

- ◆ Acupuncture, unless for anesthesia associated with a covered procedure
- ◆ Aqua therapy

---

## What is Not Covered Under the Plan (cont)

---

- ◆ Biofeedback
- ◆ Christian Science treatments
- ◆ Chemical dependency treatments when a patient leaves a hospital or facility against medical advice
- ◆ Cosmetic or reconstructive surgery unless required as a result of accidental injury or disease, or unless the surgery is performed to correct birth defects
- ◆ Court-ordered services not otherwise available under the plan
- ◆ Custodial care, intermediate care (such as residential treatment centers), domiciliary care, respite care, rest cures, or other services primarily to assist in the activities of daily living, or for behavioral modification
- ◆ Dental services other than those listed as covered on Pages 33-35
- ◆ Duplicate testing, interpretation or handling fees
- ◆ Education, training and/or cognitive services, unless specifically listed as covered services
- ◆ Elective abortions
- ◆ Electroconvulsive therapy
- ◆ Electronically controlled thermal therapy
- ◆ Expenses for which you are not responsible, such as patient discounts and contractual discounts
- ◆ Expenses incurred as a result of illegal action, while incarcerated or while under the control of the court system
- ◆ Experimental, investigational or unproven services, unless pre-approved by ActiveHealth
- ◆ Fertility drugs and services
- ◆ Foot (routine) care, including:
  - Removal in whole or in part: corns, calluses (thickening of the skin due to friction, pressure, or other irritation), hyperplasia (overgrowth of the skin), hypertrophy (growth of tissue under the skin)
  - Cutting, trimming, or partial removal of toenails
  - Treatment of flat feet, fallen arches, or weak feet
  - Strapping or taping of the feet
- ◆ Genetic testing
- ◆ Glucose monitoring devices, except Bayer Ascensia models covered under the prescription drug benefit
- ◆ Hearing Aids -Implanted: External hearing aids are covered when precertified as medically necessary
- ◆ Homeopathic medicine
- ◆ Hospital days associated with non-emergency weekend admissions or other unauthorized hospital days prior to scheduled surgery
- ◆ Hypertension screening, unless medically indicated
- ◆ Hypnosis
- ◆ Immunizations from an out-of-state provider
- ◆ Incidental surgery performed during medically necessary surgery
- ◆ Infertility services of in vitro fertilization and gamete intrafallopian transfer (GIFT), embryo transport, surrogate parenting, and donor semen

---

## What is Not Covered Under the Plan? (cont)

---

- ◆ Maintenance chiropractic services
- ◆ Massage therapy
- ◆ Maternity Services - labor and delivery are not covered (see Maternity Benefits on Page 31; also Newborn Admissions on page 9)
- ◆ Medical equipment, appliances or supplies of the following types:
  - augmentative communication devices
  - equipment or supplies which are primarily for patient comfort or convenience, such as bathtub lifts or seats; massage devices; elevators; stair lifts; escalators; hydraulic van or car lifts; orthopedic mattresses; walking canes with seats; trapeze bars; child strollers; lift chairs; recliners; contour chairs; and adjustable beds
  - exercise equipment, such as exercycles; parallel bars; walking, climbing or skiing machines
  - educational equipment
  - environmental control equipment, such as air conditioners, humidifiers or dehumidifiers, air cleaners or filters, portable heaters, or dust extractors
  - equipment which is widely available over-the-counter, such as wrist stabilizers and knee supports
  - hygienic equipment, such as bed baths, commodes, and toilet seats
  - whirlpool pumps or equipment
  - professional medical equipment, such as blood pressure kits or stethoscopes
  - supplies, such as tape, alcohol, Q-tips/swabs, gauze, bandages, thermometers, aspirin, diapers (adult or infant), heating pads or ice bags
  - nutritional supplements, food liquidizers or food processors
  - hearing aids (unless medically necessary and pre-certified)
  - wigs or wig styling
  - vibrators
  - bathroom scales
- ◆ Medical rehabilitation and any other services which are primarily educational or cognitive in nature
- ◆ Mental health or chemical dependency services to treat mental illnesses which will not substantially improve beyond the patient's current level of functioning
- ◆ Non-listed brand name drugs determined not medically necessary by the RDTP.
- ◆ Optical services: Any services not listed on page 36 as covered benefits under Vision Services
- ◆ Oral appliances, including, but not limited to; those treating sleep apnea
- ◆ Out-of-State/Out-of-Network Providers (See Page 17)
- ◆ Personal comfort and convenience items or services (whether on an inpatient or outpatient basis), such as television, telephone, barber or beauty service, guest services, and similar incidental services and supplies, even when prescribed by a physician
- ◆ Physical conditioning. Expenses related to physical conditioning programs, such as athletic training, body building, exercise, fitness, flexibility, diversion, or general motivation
- ◆ Physical, psychiatric, or psychological examinations, testing, or treatments not otherwise covered under the Plan, when such services are:
  - related to employment
  - to obtain or maintain insurance

---

## What is Not Covered Under the Plan? (cont)

---

- needed for marriage or adoption proceedings
- related to judicial or administrative proceedings or orders
- conducted for purposes of medical research
- to obtain or maintain a license or official document of any type
- for participation in athletics
- ◆ Pregnancy-related conditions
- ◆ Prostate screening, unless medically indicated
- ◆ Provider charges for phone calls, prescription refills, or physician-to-patient phone consultations
- ◆ Radial keratotomy and other surgery to correct vision
- ◆ Safety devices used specifically for safety or to affect performance, primarily in sports-related activities
- ◆ Services rendered by a provider with the same legal residence as a participant, or who is a member of the policyholder's family, including spouse, brother, sister, parent, or child
- ◆ Services rendered outside the scope of a provider's license
- ◆ Sex transformation operations and associated services and expenses
- ◆ Skilled nursing services provided in the home, except intermittent visits covered under the Home Health Care benefit
- ◆ Stimulation therapy
- ◆ Take-home drugs provided at discharge from a hospital
- ◆ TMJ. Treatment of temporomandibular joint (TMJ) disorders, including intraoral prosthetic devices or any other method of treatment to alter vertical dimension or for temporomandibular joint dysfunction not caused by documented organic disease or acute physical trauma
- ◆ The difference between private and semiprivate room charges
- ◆ Therapy and related services for a patient showing no progress
- ◆ Therapies rendered outside the United States that are not medically recognized within the United States
- ◆ Transportation, unless medically necessary ambulance services, or as approved under the organ transplant benefit
- ◆ Weight loss. Health services and associated expenses intended primarily for the treatment of obesity and morbid obesity, including wiring of the jaw, weight control programs, weight control drugs, screening for weight control programs, bariatric surgery, and services of a similar nature
- ◆ Work-related injury or illness

---

# The Importance of a Medical Home

---

## What is a “Patient Centered” Medical Home?

A Medical Home is a primary care physician or mid-level provider you have chosen to act as your usual source for health care (or in some cases such as a clinic or large practice setting, it may be a team of physicians or mid-level providers). A good Medical Home is organized to create the best health care value in a caring atmosphere for you as the patient, as well as an atmosphere of mutual respect and responsibility. This is what is called “patient-centered” care.

***NOTE:*** The American Academy of Pediatrics specifically recommends that hospital emergency departments should not be the place for a child’s usual source for getting care (except for emergencies, which are not usual!). An emergency room, an urgent care center or clinic, a specialty clinic, or even a specialist seen regularly (an allergist, for example) cannot be considered a Medical Home since they cannot take on the central role of primary care for a child or an adult.

## Benefits of a Medical Home

A “Patient Centered Medical Home (PC-MH)” means **high value health care** delivered in a setting of mutual respect and responsibility.

- 1.** Your PC-MH knows you individually and your medical history each time you visit once your care has started there. You have developed a sense of trust with your PC-MH due to an atmosphere of caring and mutual respect.
- 2.** The medical records at your PC-MH are well organized and used to schedule routine visits needed to meet preventive care guidelines; this is particularly important for children and parents to assure necessary preventive visits and immunizations are given.
- 3.** Your PC-MH medical record includes all information from referral visits or services that you get outside the Medical Home so it has the most complete, up-to-date picture of your child’s health possible.
- 4.** Your PC-MH assures your comprehensive service needs are met. They do this by coordinating care with any specialists (an allergist, for example) outside the Medical Home. They also guide you to specialists or services outside the Medical Home to make certain all your medical needs are met.
- 5.** Your PC-MH has set up ways for you to make contacts after regular office hours on a 24 hour/seven days a week basis. This may be done with an answering service, paging service, 24 hour nurseline, or other way to help you know how to handle after hours situations that may or may not require immediate attention. ***NOTE:*** For after hours care, any Medical Home that automatically refers you to an emergency room without offering any way to first assess true needs or options, cannot be considered a high value Medical Home.
- 6.** For chronic illness or a special needs child, your PC-MH sets up a plan of care to address ongoing health issues. Your PC-MH’s ability to help coordinate and assure comprehensive service needs are met is very important for special needs children who require them. High

---

# The Importance of a Medical Home

---

value PC-MH's will make arrangements to have your special needs child care plan available for immediate access electronically for when you travel or access health records electronically when your child must see other specialists.

**7.** Your PC-MH treats the whole person and helps assess whether any behavior or emotional issue that concerns you or your child requires special services such as counseling or therapy and refers you, if needed.

**8.** Your PC-MH helps maintain good health by discussing and checking your health risks related to lifestyle issues. They may have special staff to discuss or provide you with information on many healthy life style topics such as a smoking cessation, special diets, weight loss, and proper car seat use for your young children, etc.

## Your Part In A Medical Home Relationship

To develop the quality Medical Home relationship based on mutual respect noted above also means taking action and responsibility on your part. Some considerations for your medical home and provider are as follows:

- 1.** Show your insurance and Medical Home member cards at each visit to help the Medical Home with prompt and accurate billings.
- 2.** Keep the time and date of appointments to the best of your ability. Call promptly to let them know when you are not able to keep an appointment.
- 3.** Keep the Medical Home informed of any address or phone contact changes so they can give you appointment reminders.
- 4.** Consult with your Medical Home before getting other health services or specialized care services from another provider. If you do have to get services outside the Medical Home in an emergency, be sure to tell your Medical Home about any services or prescriptions you get from another health service provider. This way they can always have the complete history and picture of your health needs.
- 5.** Ask about and follow your Medical Home provider's instructions for what to do if your children may require services outside regular office hours. Do your best to use an emergency room for emergencies only.
- 6.** Make sure your child has annual wellness visits, tests, and any needed immunizations. One of the best Medical Home values is to prevent illness and detect problems early.
- 7.** Follow providers' instructions especially when ongoing health issues such as asthma or diabetes must be managed. If there are problems or issues, discuss honestly the reasons for not doing so.

---

# The Importance of a Medical Home

---

## Your Rights

1. You have the right to pick your PC-MH from a statewide directory.
2. You have the right to ask questions about the health care of your children and the decisions and recommendations made by your Medical Home.
3. You have the right to information in your child's medical record.
4. You can contact the WVCHIP claims payer customer service line anytime you have a question about payments.
5. You can appeal a denial of services by following the appeal procedure in this booklet.

## Selecting A Medical Home

You will need to select a physician from the WVCHIP Medical Home Directory at [www.wvchip.org](http://www.wvchip.org) to serve as your child's medical home. Call the WVCHIP Helpline at 1-877-982-2447 for a directory, if you do not have access to the Internet. If your child's regular doctor is not listed in the directory, ask them to participate as a WVCHIP Medical Home by calling 1-800-356-2392, or they can download sign-up forms at <https://wfs.wellsfargo.com/tpa/Resources/Forms/CharlestonWV/Pages/default.aspx>.

**Once you decide on a Medical Home physician, complete the Medical Home Selection Form on page 78 and mail it to WVCHIP.**

If you need help selecting a medical home physician from the directory, try referrals from physicians, friends, relatives, business associates or hospitals.

- ◆ If you have recently moved to a new location, ask your former physician for a referral from the WVCHIP directory. You can also ask other doctors you respect and see regularly, such as an allergist.
- ◆ Referrals from people you know are usually based on trust and confidence, which is certainly in your favor. Remember, though, that your contacts' opinions may be largely based on how they click with the physician's personality and style. Only a visit with the doctor will reveal if their qualities suit you.
- ◆ Hospitals usually offer a referral service that can provide you with the names of staff doctors who meet certain criteria you may be seeking, such as gender, experience and location. However, the referral service cannot vouch for the physician's quality of care.

## Checking the Medical Home Directory

If your child's physician is not in the directory, they can sign up at anytime and be added as a medical home. The web directory will be updated monthly at [www.wvchip.org](http://www.wvchip.org). You can also call the WVCHIP Helpline at 1-877-982-2447 or Wells Fargo TPA at 1-800-356-2392 for a directory.



---

# The Importance of a Medical Home

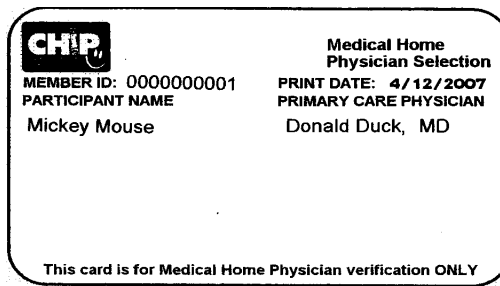
---

## Group practices and Clinics as a Medical Home

You will still need to choose one physician in the group practice or clinic as your Medical Home. However, you can see any of the physicians within the group practice or clinic without making a copayment.

## Copayments for a Medical Home Office Visit

After a medical home is selected, there will not be a copayment for an office visit to your medical home physician, this includes all well and non-well visits. When you show the medical home card pictured below at your medical home doctor's office, ***the copayment for a non-well visit is WAIVED.*** Be sure to show both your medical home card, as well as your WVCHIP member card. **NOTE: Copayments apply for non-well visits made outside your medical home.**



## Members Without A Medical Home

Families without a medical home will be charged a copayment for non-well visits.

Enrollment Group	Copay (No medical home)	Copay (medical home)
WVCHIP Gold	\$5.00	\$0
WVCHIP Blue	\$15.00	\$0
WVCHIP Premium	\$20.00	\$0

Remember, there is a limit on the total copayments a family pays per benefit year and these limits are tracked by your medical claims payer (Wells Fargo Third Party Administrators) and your pharmacy claims payer (Express Scripts, Inc.™) to keep you from exceeding your maximum out-of-pocket expense.

## Questions About Selecting A Medical Home

Call Wells Fargo Third Party Administrators at 1-800-356-2392 or the WVCHIP Helpline at 1-877-982-2447.

---

# Prescription Drug Plan

---

In addition to medical benefits, WVCHIP provides its members with prescription drug benefits. Prescription Drug benefits are administered by Express Scripts, Inc.™ (ESI). Enrolling a child in the Plan automatically enrolls him/her in the prescription drug plan.

## Using Your Prescription Drug Benefits

Present the child's WVCHIP member card when you visit any Network pharmacy. The Network includes major chain and discount pharmacies, as well as locally owned pharmacies. Check with your current pharmacy to see if it participates in the Network, or call Express Scripts, Inc. to ask about pharmacies near you. If you have any questions about prescription drug coverage, contact **Express Scripts, Inc.™ at 1-877-256-4689**.

## Pharmacy Network

Through **Express Scripts, Inc.™**, WVCHIP has an arrangement with a network of pharmacies that have agreed to discount their prices. More than 99% of pharmacies in West Virginia, and many pharmacies in other states, are part of the Network. Most national drug store and supermarket chains participate in the network. A major advantage to using a network pharmacy is that the pharmacy files your claim electronically (meaning you do not have to fill out a claim form). If you are traveling out of state and need to access a Network pharmacy, contact **Express Scripts, Inc.™ at 1-877-256-4689** to locate a participating pharmacy or visit their website at [www.express-scripts.com](http://www.express-scripts.com).

## Non-Network Pharmacy

If you use a non-network pharmacy, you will have to pay the full cost of the prescription at the time of purchase. To be reimbursed you must submit a prescription drug claim form (see page 59), and the drug must be listed on WVCHIP's Preferred Drug List. A receipt or itemized bill from the pharmacy must be submitted, and the form signed by the child's guardian. You will be reimbursed the allowable amount for a "Network" pharmacy, and you may have to pay the difference between the full charge and what WVCHIP would have reimbursed a network pharmacy out of your pocket. Mail the completed and signed prescription drug claim form along with the receipt or itemized bill to:

**Express Scripts, Inc.™**  
**PO Box 390873**  
**Bloomington, MN 55439-0873**

You will be reimbursed within 7 days from receipt of your child's claim form. **The claim must be filed within six months from the date the prescription was filled.** Claims submitted after six months are not eligible for reimbursement. Cash register receipts and canceled checks are not acceptable proof of the covered child's claim. An itemized bill is required. Make sure the claim form is complete so there will not be a delay in payment. **Note:** If you need claim forms, call Express Scripts Member Services at 1-877-256-4689, or visit their web site at [www.express-scripts.com](http://www.express-scripts.com). **(A copy of the Prescription Claim Form is on page 60.)**

---

# What Drugs are Covered?

---

## Acute Medication

Coverage for medication taken for short time periods to treat an acute medical condition is limited up to a 30-day supply each time a prescription is filled or refilled. If more than a 30-day supply is purchased, WVCHIP will not pay the charge above the 30-day amount.

## Maintenance Medication

A maintenance drug is one generally prescribed for long periods of time for a chronic condition, such as high blood pressure or diabetes. Ask the child's physician to prescribe maintenance medications in 90-day amounts and then have the 90-day supply dispensed at one time by the pharmacist. Only drugs in the following classes can be purchased in 90-day supplies:

▪ arthritics	▪ gastrointestinal, colitis
▪ anticoagulants	▪ hormones, misc
▪ anticonvulsants	▪ immunosuppressive agents
▪ antihypertensives	▪ legend vitamins (including legend hemantinics, vitamin K)
▪ antispasmodics	▪ leukotriene receptor antagonists (asthma agents)
▪ bronchodilators	▪ lipotropics (cholesterol lowering agents)
▪ cardiovascular agents	▪ mucolytics (pulmonary agents)
▪ cholinergic stimulants (renal retention)	▪ oral contraceptives
▪ corticosteroids, bronchial	▪ legend potassium
▪ cromolyn sodium (Intal <sup>®</sup> )	▪ raloxifene (Evista <sup>®</sup> )
▪ diabetic therapies	▪ risedronate (Actonel <sup>®</sup> )
▪ digestants	▪ selective serotonin reuptake inhibitors
▪ disposable needles and syringes	▪ serotonin and norepinephrine reuptake inhibitors
▪ diuretics	▪ thyroid medications
▪ enzymes, systemic	▪ tuberculosis medications
▪ estrogens and progestins	▪ xanthines (asthma agents)

When a new medication is prescribed, please ask for a trial supply (such as a two-week supply) before purchasing a 90-day supply. This will allow you to monitor how the new medication works before purchasing a large quantity that you will not be able to return.

If the pharmacist does not have enough of a particular maintenance drug to fill the child's 90-day supply, you should either:

- ◆ go to another pharmacy; or
- ◆ work out an agreement with the pharmacist to take the available quantity, and then return for the balance of the 90-day supply (the pharmacist should combine the two transactions and submit one claim for the 90-day supply).

---

# What Drugs are Covered (continued)

---

## Refills

At least 75% of a prescription must be used before it can be refilled as prescribed by the child's physician.

## Prescription Drug Utilization Review

This program helps the child's pharmacist detect and avoid problems that can occur when taking medications. It focuses on nine key situations in which potential drug problems exist:

▪ over-utilization	▪ under-utilization
▪ duplicate claims	▪ excessive daily dose
▪ drug-to-drug interaction	▪ therapeutic duplication
▪ drug/pregnancy contraindication	▪ drug/age contraindication

Express Scripts examines claims from all participating pharmacies to detect drugs that may interact with previously dispensed medications. Prescription Drug Utilization Review alerts the dispensing pharmacist to potential problems before medication is dispensed. The child's participation in the WVCHIP Prescription Drug Plan authorizes the pharmacy benefits manager to provide this information to pharmacists and physicians involved in his or her prescription drug therapy. This service helps prevent drug abuse, adverse drug reactions and waste of Plan dollars.

## WVCHIP Preferred Drug List

The WVCHIP Preferred Drug List is a list of carefully selected medications that assists in maintaining quality care while providing cost saving opportunities for WVCHIP. Your Plan requires you to make a copayment for medications on the WVCHIP Preferred Drug List and pay the full retail price for medications not on the WVCHIP Preferred Drug List. By asking your doctor to prescribe WVCHIP Preferred Drug List medications, you can maintain high quality care while you help to control rising health care costs.

The Express Scripts Pharmacy and Therapeutics Committee determine drugs included on the WVCHIP Preferred Drug List. The Committee is made up of pharmacists and physicians that meet quarterly to review the medications currently on the Preferred List, and to evaluate new drugs for addition to the List. The List may change periodically, based on recommendations adopted by the Committee. The current preferred drug list is posted on the WVCHIP website at [www.wvchip.org](http://www.wvchip.org), and [www.express-scripts.com](http://www.express-scripts.com).

If you have any questions about the copayment structure or about the WVCHIP Preferred Drug List, please call ESI at **1-877-256-4689** or the WVCHIP Helpline at **1-877-982-2447**.

---

# What Drugs are Covered (continued)

---

The following will be covered under the Plan when a prescription is written:

- ◆ drugs on the WVCHIP Preferred Drug List (PDL)
- ◆ insulin and insulin syringes
- ◆ diabetic supplies, except alcohol swabs
- ◆ **ASCENSIA CONTOUR® and BREEZE® Glucose Monitoring Systems and test strips**
- ◆ allergy syringes
- ◆ compound medications when the main ingredient is a covered prescription drug
- ◆ oral contraceptives

---

## Drugs Requiring Prior Authorization

---

### Drugs Requiring Prior Authorization

Several classes of prescription drugs require prior authorization for coverage by WVCHIP. The prior authorization process will involve the child's physician and pharmacist communicating with WVU's School of Pharmacy, **Rational Drug Therapy (RDTP) Program** about the situation, since these prior approvals are given on a case-by-case basis. The child's doctor must call RDTP. If your medication is not approved for plan coverage, you will have to pay the full cost of the drug.

WVCHIP will cover, and your pharmacist can dispense, up to a five-day supply of a medication requiring prior authorization for the applicable copayment. This policy applies when your doctor is either unavailable or temporarily unable to complete the prior authorization process promptly.

Medications listed below require prior authorization:

- ◆ adalimumab (Humira®)\*
- ◆ amphetamines (Concerta, Vyvanse®)
- ◆ anakinra (Kineret®)\*
- ◆ atomoxetine (Strattera®)
- ◆ **Brand medically necessary prescriptions.** If a generic equivalent is available and the doctor feels it is medically necessary for the child to take the brand-name drug, the doctor should call the **WVU's School of Pharmacy, RDTP Program at 1-800- 847-3859**. Since only clinical or medical reasons can affect whether or not a brand drug is necessary, only the physician should contact RDTP. **NOTE:** Brand-name drugs that **DO NOT** have a generic equivalent **AND** are listed on WVCHIP's Preferred Drug List **DO NOT** require prior authorization, with some exceptions. Providers must contact the Rational Drug Therapy (RDTP) Program for more information.
- ◆ corticotrophin (Acthar®)\*I
- ◆ c1 esterase inhibitor (Cinryze®)

---

# Drugs Requiring Prior Authorization (continued)

---

- ◆ drospirenone; ethinyl estradiol (Yasmin)\*
- ◆ eltrombopag olamine (Promacta®)
- ◆ enfuvirtide (Fuzeon®)\*
- ◆ erythroid stimulants (Procrit®, Aranesp®)\*
- ◆ etanercept (Enbrel®)\*
- ◆ etravirine (Intelence®)
- ◆ fluconazole (Diflucan®)
- ◆ growth hormones\*
- ◆ maraviroc (Selzentry®)
- ◆ members that are currently taking a drug that is used to treat, or is sensitive to, mental conditions, can continue to have their current prescription(s) covered even if their current medication is not on the WVCHIP Preferred Drug List when it is in one of the following seven drug classes: Antipsychotics; Serotonin Selective Response Inhibitors (SSRI's); Central Nervous System Stimulants; Anticonvulsants; Sedative Hypnotics; Aliphatic Phenothiazines; and Attention Deficit Disorder Drugs.  
**NOTE:** Members who are newly prescribed a drug used to treat, or is sensitive to, mental conditions in one of the seven drug classes named above will have coverage from the WVCHIP Preferred Drug List at the time the new prescription is filled, except in cases where there is a demonstrated need for exception due to medical necessity. This applies only to drugs in the seven classes listed above.
- ◆ modafanil (Provigil®)
- ◆ oxycodone hydrochloride (Oxycontin®)
- ◆ raltegravir (Isentress®)
- ◆ rilonacept (Arcalyst®)
- ◆ romiplostim (Nplate®)
- ◆ sacrosidasesacrosildase (Sucraid®)
- ◆ sapropterin dihydrochloride (Kuvan™)\*
- ◆ stimulants (Concerta®, Focalin XR®)
- ◆ terbinafine (Lamisil®)

**\*These drugs must be purchased through CuraScript™. See Page 50 for more information.**

# Drugs Requiring Step Therapy

## Drugs Requiring Step Therapy Program

WVCHIP requires that a generic prescription drug or lower cost therapy (1st line product) be tried as a first step product before a brand name (2nd line product) will be allowed. The drugs affected by this are listed in the following chart:

<b>Drug Category</b>	<b>1<sup>st</sup> line product(s)</b>	<b>2<sup>nd</sup> line product(s)</b>
<b>COX-2</b>	diclofenac potassium, diclofenac sodium, etodolac, EC naproxen, fenoprofen, flurbiprofen, ibuprofen, indomethacin, ketoprofen, ketoralac, meclofenamate, mefenamic acid, meloxicam, nabumetone, naproxen, naproxen sodium, oxaprozin, piroxicam, sulindac, tolmetin sodium	Celebrex
<b>Hypnotics</b>	Zaleplon, zolpidem	Ambien CR, Rozerem
<b>Leukotrienes</b>	<b>ONE DRUG FROM EACH OF THE FOLLOWING GROUPS:</b> <b>Nasal Corticosteroids</b> flunisolide fluticasone propionate Nasonex  <b>Antihistamines and Antihistamine/Decongestant Combinations</b> fexofenadine	Singulair
<b>Nasal Steroids</b>	Flunisolide, fluticasone propionate	Nasonex
<b>SSRIs (Selective Serotonin Reuptake Inhibitors)</b>	Citalopram, Fluoxetine, fluvoxamine, paroxetine, Sertraline	Lexapro
<b>Topical Immuno-Modulators</b>	Topical generic corticosteroids	Protopic



# Specialty Medications

## Specialty Medications

WVCHIP contracts exclusively with CuraScript™ to purchase specialty drugs. Acute and chronic diseases such as rheumatoid arthritis, anemia, cerebral palsy, hemophilia, osteoporosis, hepatitis, cancer, multiple sclerosis and growth hormone therapy are examples of conditions that may need CuraScript™ benefits.

A member that is prescribed a specialty drug by a physician may get the first prescription filled at a retail pharmacy, but refills and additional prescriptions must be filled through CuraScript™ and will be delivered to the member's home. A letter will be sent to both the member and the prescribing physician outlining the program and the process for receiving specialty drugs. Each member will be contacted by one of CuraScript's Care Coordinators who will help to manage the patient's care. CuraScript™ processes claims for all specialty drugs, provides patient assessments, education, side effect management and physician consultations. Prescriptions for specialty drugs are limited to a 30-day supply. For more information, contact **CuraScript™** at 1-866-413-4135 (phone) or 1-888-773-7386 (fax).

### **Specialty Drugs Covered through CuraScript™ (this is not an all-inclusive list)**

▪ Acthar [PA]	▪ Humira® [PA] [QLL]	▪ Pegasys® [QLL]
▪ Aldurazyme®	▪ Increlex® [PA]	▪ Peg-Intron® [QLL]
▪ Aranesp® [PA]	▪ Infergen®	▪ Procrit® [PA]
▪ Arcalyst® [PA]	▪ Innohep®	▪ Pulmozyme®
▪ Arixtra®	▪ Intron®	▪ Rebif® [QLL]
▪ Avonex® [QLL]	▪ Iressa®	▪ Revlimid®
▪ Betaseron® [QLL]	▪ Kineret® [PA]	▪ Ribavirin®
▪ Botox®	▪ Kuvan™ [PA]	▪ Roferon-A®
▪ Cerezyme®	▪ Leukine®	▪ Serostim® [PA]
▪ Copaxone® [QLL]	▪ Leuprolide® [PA]	▪ Sutent®
▪ Enbrel® [PA] [QLL]	▪ Lovenox®	▪ Tarceva®
▪ Fabrazyme®	▪ Lupron Depot-PED®	▪ Temodar®
▪ Forteo®	▪ Methotrexate [PA]	▪ Thalomid®
▪ Fragmin®	▪ Myobloc® [PA]	▪ Thyrogen Kit®
▪ Fuzeon® [PA]	▪ Neulasta®	▪ Tobi® [QLL]
▪ Genotropin® [PA]	▪ Neumega® [QLL]	▪ Xeloda®
▪ Geref® [PA]	▪ Neupogen®	▪ Zavesca®
▪ Gleevec®	▪ Nexavar®	
▪ Humatrope® [PA]	▪ Nutropin® [PA]	

[PA] This drug requires Prior Authorization from RDTP

[QLL] This drug is subject to Quantity Level Limits

This list is not all-inclusive and is subject to change throughout the Plan Year

---

# Drugs with Special Limitations

---

## What Happens If You Are Filling A Prescription At The Pharmacy And Payment Is Denied Because Prior Approval Was Not Given?

When you are told at the pharmacy that payment cannot be made because the required prior approval has not been given, the pharmacist will advise your physician to contact RDTP for review (See Page 46). In some cases, this will happen on the same day. If it is after office hours or your physician is unavailable, the pharmacist can provide your child with an emergency 5 day supply. This will allow time for the pharmacist and doctor to consult with RDTP regarding your child's medication.

### Over-the-Counter Drugs

WVCHIP does not cover over-the-counter drugs, or prescription drugs with over-the-counter equivalents. Non-sedating antihistamines are the exception. In this drug category only Claritin and Claritin D are covered. A prescription must be obtained from your physician in order for Claritin and Claritin D to be covered by the plan. Take your prescription to your local pharmacy to receive medication.

## What if the Doctor Prescribes It?

Sometimes your doctor may prescribe a medication to be "dispensed as written" when a West Virginia Preferred Drug List (WVPDL) brand name or generic alternative drug is available. As part of your plan, an Express Scripts pharmacist or your retail pharmacist may discuss with your doctor whether an alternative formulary or generic drug might be appropriate for you. Your doctor always makes the final decision on your medication, and you can always choose to keep the original prescription at the full retail price. You may wish to discuss this with your physician to see if another medication on the WVPDL could be prescribed.

---

# Quantity Limits (QLL)

---

## Drugs With Quantity Limitations

Under the WVCHIP Prescription Drug Plan, certain drugs have preset quantity limitations. Quantity limits ensure that the quantity of units supplied in each prescription remains consistent with clinical dosing guidelines and WVCHIP's benefit design. Select medications from the quantity limit list are provided below. If you are taking one of the medications with a quantity level limit and you need to get more of the medication than the Plan allows, ask your pharmacist or doctor to call **WVU's School of Pharmacy, Rational Drug Therapy Program at 1-800-847-3859** to discuss your refill options.

1. Antipsychotic drugs (Abilify<sup>®</sup> 30 units, Seroquel<sup>®</sup> varies, Zyprexa<sup>®</sup> 30 units, Zyprexa Zydis<sup>®</sup> 30 units)
2. Antiemetics:
  - ◆ Aloxi<sup>®</sup> is limited to 1 capsule/vial per prescription
  - ◆ Emend<sup>®</sup> 40 mg is limited to 1 capsule per prescription

## Quantity Limits (QLL) (cont.)

- ◆ Emend<sup>®</sup> 80 mg is limited to 2 capsules per prescription
  - ◆ Emend<sup>®</sup> 115 mg vial is limited to 1 vial per prescription
  - ◆ Emend<sup>®</sup> 125 mg is limited to 1 capsule per prescription
  - ◆ Emend<sup>®</sup> Bi-fold Pack is limited to 1 package per prescription
  - ◆ Emend<sup>®</sup> Tri-fold Pack is limited to 1 package per prescription
3. Cholesterol Lowering Medications. (Advicor<sup>®</sup> varies, Vytorin<sup>®</sup> 30 units, Crestor<sup>®</sup> 30 units, lovastatin varies, pravastatin sodium 30 units, Simcor<sup>®</sup> 30 units, and simvastatin 30 units)
  4. Enbrel<sup>®</sup>. Coverage is limited to 4 syringes or 8 vials per prescription
  5. Fluconazole 150 mg. Coverage is limited to 2 tablets per prescription
  6. Humira<sup>®</sup>. Coverage is limited to 3 syringes/pens per prescription
  7. Ketorolac. Coverage is limited to one course of treatment (5 days) per 90-day period
  8. Migraine medications. *Coverage is limited to quantities listed below:*

Generic Name	Brand Name	Quantity Level Limit Per Prescription	Quantity Level Limit for 28-Day Period
Rizatriptan tablets 5 mg, 10 mg	Maxalt <sup>®</sup>	12 tablets	24 tablets
Rizatriptan tablets 5 mg, 10 mg, orally disintegrating tablets	Maxalt-MLT <sup>®</sup>	12 tablets	24 tablets
Sumatriptan injection vials 4 mg/0.5 mL	generics	2 vials	16 vials
Sumatriptan injection vials, 6 mg/0.5 mL	generics	2 vials	16 vials
Zolmitriptan nasal spray 5 mg	Zomig <sup>®</sup>	1 box	3 boxes = 18 unit dose spray devices
Zolmitriptan tablets 2.5 mg and 5 mg, orally disintegrating	Zomig-ZMT <sup>®</sup>	6 tablets	18 tablets
Zolmitriptan tablets 2.5 mg and 5 mg	Zomig <sup>®</sup>	6 tablets	18 tablets

9. New drugs approved by the FDA that have not yet been reviewed by Express Scripts' Pharmacy and Therapeutics Committee will have a non-preferred status. WVCHIP reserves the right to exclude a drug or technology from coverage until it has been proven effective
10. Other antidepressants (Budeprion SR<sup>®</sup> 60 units, Bupropion HCL SR<sup>®</sup> 60 units)
11. Sedative hypnotics (Ambien CR 15 units per 30 days, zolpidem 30 units)
12. Selective Serotonin Reuptake Inhibitors (Citalopram HBR 30 units, Fluoxetine HCL varies, fluvoxamine maleate varies, Lexapro<sup>®</sup> 30 units, paroxetine HCL<sup>®</sup> varies, Paxil CR<sup>®</sup> 60 units, Selfemra<sup>™</sup> varies and sertraline HCL<sup>®</sup> varies)
13. Seroquel XR<sup>®</sup>. Coverage limit varies
14. Serotonin-Norepinephrine Reuptake Inhibitors (Cymbalta<sup>®</sup> varies, Effexor XR<sup>®</sup> varies, Pristiq<sup>®</sup> 30 units, and Savella<sup>®</sup> varies)
15. Tamiflu<sup>®</sup>. Coverage is limited to 30 mg – limit of 40 capsules per 365 days; 45 mg - limit of 20 capsules per 365 days; 75 mg – limit of 20 capsules per 365 days; Tamiflu oral suspension – limit of 6 bottles per 365 days. Relenza<sup>®</sup>. Coverage is limited to 40 inhalations per 365 days.
16. Vasodilator Antihypertensive (Doxazosin Mesylate<sup>®</sup> varies, and Terazosin HCL<sup>®</sup> varies)

---

# Diabetes Management

---

## Blood Glucose Monitors

Plan members who are diabetic will receive a free CONTOUR® or BREEZE® GLUCOSE MONITORING SYSTEM. A current prescription for a blood glucose monitor is given to the pharmacist. The pharmacist will then contact BAYER® in writing, by either mail or fax, to request the monitor. If the request is faxed, the child should receive the new monitor within 3 days. Only CONTOUR® and BREEZE® GLUCOSE MONITORING SYSTEMS are covered.

## Glucose Test Strips

The only glucose test strips covered by the Plan are for CONTOUR® and BREEZE® GLUCOSE MONITORING SYSTEMS. For more information about Bayer® Glucose monitoring systems and controlling diabetes, visit [www.bayercaresdiabetes.com](http://www.bayercaresdiabetes.com). Copayments for diabetic supplies, e.g. test strips, lancets, etc. do not count towards the out-of-pocket maximum.

The CONTOUR® is the first blood glucose monitoring system that offers a unique combination of automatic features, helping to provide confidence in results:

- ◆ Automatic calibration – No coding required
- ◆ Automatic under fill detection
- ◆ Automatic control detection and marking
- ◆ Automatic temperature control
- ◆ Automatic calculation of a 14-day average based on blood glucose readings
- ◆ 240 – Test memory
- ◆ Faster test times – 15 seconds
- ◆ Multiple – site testing (finger, forearm, palm, abdomen or thigh)
- ◆ Data management using Ascensia® <sup>WIN</sup>GLUCOFACTS® Diabetes Online Software (FREE)
- ◆ Smaller sample size (0.6 :!)

---

# Diabetes Education

---

## Diabetes Education

Our members and their parents can obtain diabetes education and management information at [www.bayercaresdiabetes.com](http://www.bayercaresdiabetes.com). There is a special kid's zone page where children can play games to learn more about diabetes care.

For more information, Contact the BAYER Help Line at 1-800-348-8100.

---

# What Drugs Are NOT Covered?

---

## Drugs NOT Covered

- ◆ brand name drugs not listed on the WVCHIP Preferred Drug List. There are some exceptions to medications that may be paid as brand medically necessary. Providers must contact RDTP Program for more information
- ◆ over-the-counter drugs (except when included in a compound with a prescription drug)
- ◆ prescription drugs with over-the-counter equivalents (except when included in a compound with a prescription drug)
- ◆ the following narcotic analgesics:
  - Fioricet with Codeine
  - Fiorinal with Codeine
  - Stadol Nasal Spray
  - Pentazocine/Acetaminophen (Talacen)
- ◆ drugs to stimulate hair growth
- ◆ appetite suppressants (diet drugs)
- ◆ smoking deterrents
- ◆ drugs requiring prior authorization when prescribed for uses not approved by the FDA
- ◆ drugs labeled "Caution-limited by federal law to investigational use," or experimental drugs not approved by the FDA, even though a charge is made to the individual
- ◆ immunizations, biological sera, blood or blood products (these are covered under the Medical Plan)
- ◆ requests for more than a 90-day supply of maintenance medications
- ◆ requests for more than a 30-day supply of acute medications
- ◆ requests for more than a 30-day supply of specialty medications
- ◆ prescription drug claims not filed within 6 months of the purchase date
- ◆ Photo-aging and depigmentation products
- ◆ 3-month estrogen replacement
- ◆ transdermal contraceptives
- ◆ emergency contraceptives, **e.g. Plan B, The Morning After Pill**
- ◆ fertility Agents
- ◆ erectile dysfunction agents
- ◆ 90-day injectable contraceptives

---

# Controlling Prescription Drug Costs

---

## Tips For Reducing Your Prescription Drug Costs:

- ◆ Ask your doctor to prescribe a 90-day supply of approved maintenance drugs if the child has taken them before without negative side effects
- ◆ Consider asking the pharmacist for a 14-day trial supply when the child's physician prescribes a new medication. This could prevent paying for drugs the child cannot take because of adverse reactions or lack of effectiveness
- ◆ Use a Network pharmacy if available in your area; if you usually use a non-network pharmacy, recommend that they join the Network
- ◆ Never obtain more than a 30-day supply of an acute medication, as WVCHIP will not pay the difference between the actual charge and the cost of a 30-day supply for any acute drug prescription
- ◆ Ask your child's physician to refer to the WVCHIP Preferred Drug List when prescribing a drug

## Mail Order Drug Program

This is a voluntary program which allows the covered child to order maintenance medications (those that the child takes long-term to treat an on-going medical condition) through the mail. Use of the mail order program may be more convenient for you. To participate in the Mail Order Drug Program, the child's parent or guardian and the child's physician need to complete an enrollment form. To get a copy of the form, call **Express Scripts, Inc.™ at 1-877-256-4689**.

## For More Information

WVCHIP's prescription drug benefits are administered by **Express Scripts, Inc.™** If you have additional questions about prescription drug coverage, or about claims submitted on the insured child's behalf, contact Express Scripts, Inc. at 1-877-256-4689.

All prescription drugs requiring **prior authorization** are reviewed by **West Virginia University's School of Pharmacy, RDTP Program**. Physicians must contact customer service at **1-800-847-3859** before certain prescribed drug(s) will be covered by the plan. Since RDTP can only discuss reasons of medical appropriateness with the physician, only providers should contact them. Please refer to page 46-47 for drugs requiring prior authorization.

Specialty Drugs are covered through **CuraScript™**. Any member receiving specialty drugs will be contacted by CuraScript™ to establish mail-order prescription services. Physicians can also contact **CuraScript™ at 1-866-413-4135** to set up prescription service for the patient.


# Medical & Prescription Drug Claims

## What is an EOB?

After you receive a medical or dental service, the health care provider (whether a doctor's office, hospital, dentist, etc.) sends a claim to Wells Fargo TPA for payment. Once the claim is processed, an EXPLANATION OF BENEFITS form (EOB) will be sent to you.

The EOB shows each service and the provider's charge and the amount paid by WVCHIP. Any copayments or non-covered amounts are reflected to show any amounts owed by the patient. You should not be asked to pay more than this amount.

As a reminder - an EOB just explains how your benefits were used. "This Is Not A Bill" is marked at the top.



Wells Fargo Third Party Administrators, Inc. **EXPLANATION OF BENEFITS**  
\*\*\*THIS IS NOT A BILL\*\*\*

<b>EMPLOYEE:</b>	<b>COMPANY/PLAN:</b>	<b>CLAIM#:</b>
<b>PATIENT:</b>	<b>SSN:</b>	<b>LOC:</b>
<b>PATIENT DOB:</b>	<b>REMIT DATE:</b>	<b>DEPT:</b>
<b>PATIENT ACCT#:</b>	<b>REMIT NUMBER:</b>	

Provider/Date of Service Type of Service	Charges	Provider Discount	Your Co-Pay	Not Covered	REMARKS	Covered	Applied to Deductible	%	Plan Benefit	Paid by Other Insurance	Paid
<small>THIS COLUMN IS FOR YOUR USE ONLY</small>											
<b>Payment Calculation:</b>											
	<b>Total Charges</b>	<b>- Provider Discount</b>	<b>- Your Co-Pay</b>	<b>= Total Not Covered</b>		<b>Total Covered</b>	<b>Total Deductible</b>	<b>%</b>	<b>Total Plan Benefit</b>	<b>Total Paid by Other Insurance</b>	<b>Total Paid</b>

<b>SEE BACK FOR MORE INFORMATION</b> →
--

*EMPLOYER:* \_\_\_\_\_

## What is an EOP?

An Explanation of Prescriptions (EOP) is a listing of all prescriptions you've had filled under this plan. The listing includes the drug name, days' supply, quantity dispensed, and your co-payment. Although not automatically generated and sent to you, EOP's are available to you at ESI's website: [www.express-scripts.com](http://www.express-scripts.com).



---

# How to File a Medical or Dental Claim

---

To file a medical claim for a child enrolled in the Plan, Wells Fargo TPA requires an itemized bill that must include the following information:

1. the insured child's name and identification number
2. the nature of illness or injury
3. date(s) of service
4. a complete description of each service
5. the amount charged for each service
6. diagnosis and procedure codes for each illness/condition and procedure
7. the provider's name, address & FEIN (federal identification number)

If the necessary information is printed on your itemized bill, you do not need to use a WVCHIP claim form. (A copy of the Medical Claim Form is on page 59.)

Medical claims are processed by Wells Fargo TPA and should be submitted to:

**Wells Fargo TPA  
P. O. Box 2451  
Charleston, WV 25329-2451**

Cash register receipts and canceled checks are not acceptable proof of your claim. An itemized bill is required.

**Claims must be filed within six months of the date of service.** Claims not submitted within this period will not be paid, and WVCHIP will not be responsible for payment.

If the child's medical claim is for an illness or injury wrongfully or negligently caused by someone else, and you expect the medical costs to be reimbursed by another party or insurance plan, a claim with WVCHIP should be filed within 6 months of the date of service to ensure that the claim will be paid. If you should later receive payment for the expenses, you must repay the amount you received from WVCHIP. (See Subrogation on Pages 64-65 for details.)

## **Claims Incurred Outside the U.S.A.**

If a child enrolled in the Plan incurs medical expenses while outside the United States, you may be required to pay the provider yourself. Request an itemized bill containing all the information listed above from the child's provider and submit the bill and a claim form to Wells Fargo TPA or Express Scripts, Inc. <sup>TM</sup>

Wells Fargo TPA or Express Scripts, Inc. <sup>TM</sup> will determine, through a local banking institution, the currency exchange rate, and you will be reimbursed according to the terms of the Plan.

---

# Appealing a Pharmacy Claim

---

If you have an issue with your prescription drug claim or prescription benefit or a denial of a medication, first call Express Scripts to ask for details. If the issue involves a prescription drug prior authorization request, ask your medical provider to contact Rational Drug Therapy Program (RDTP) for more information. If you are not satisfied with the outcome of the telephone inquiry, the second step is to appeal to Express Scripts or have your medical provider appeal any prior authorization issues to RDTP in writing via fax or regular mail. Please have your physician provide any additional relevant clinical information to support your request. **Mail your request with the above information to:**

Type of Error	Who to Call	Where to Write
Prior authorization or denial issue (for Physician's offices or pharmacists only)	RDTP 1-800-847-3859 FAX: 1-800-531-7787	Rational Drug Therapy Program WVU School of Pharmacy PO Box 9511 HSCN Morgantown, WV 26506
Prescription drug claim payment denial issue	Express Scripts 1-877-256-4689	Express Scripts, Inc. Clinical Appeals (Client-WVC) BL0390 6625 W. 78 <sup>th</sup> Street Bloomington, MN 55439

Express Scripts or RDTP will respond in writing to you and/or your physician with a letter explaining the outcome of the appeal. If this does not resolve the issue, the third step is to appeal in writing to the Executive Director of WVCHIP. Your physician must request a review in writing within thirty (30) days of receiving the decision from Express Scripts or RDTP. **Mail third step appeals to:**

**Executive Director, WVCHIP, 1018 Kanawha Blvd, E., Suite 209, Charleston, WV 25301**

Facts, issues, comments, letters, Explanation of Benefits (EOBs), and all pertinent information about the claim and review should be included. When your request for review arrives, WVCHIP will reconsider the entire case, taking into account any additional materials that have been provided. A decision, in writing, explaining the reason for modifying or upholding the original disposition of the claim will be sent to the covered person or his or her authorized representative. For more information about your drug coverage, please contact Express Scripts at 1-877-256-4689.

## How to Reach Express Scripts

**On the Internet:** Reach Express Scripts at [www.express-scripts.com](http://www.express-scripts.com). Visit Express Scripts' website anytime to learn about patient care, refill your mail service prescriptions, check the status of your mail service pharmacy order, request claim forms and mail service order forms or find a participating retail pharmacy near you.

**By Telephone:** For those insured's who do not have access to Express Scripts via the internet, you can learn more about your program by calling Express Scripts Member Services at 1-877-256-4689, 24 hours a day, 7 days a week.



# West Virginia Children's Health Insurance Program Medical Claim Form

(Please print or type.)

Policy holder's (child) Name \_\_\_\_\_  
Last First Middle

Identification Number \_\_\_\_\_ Policyholder's Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Home Address \_\_\_\_\_

Phone Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Policyholder's Sex  Male  Female

Nature of Illness or Injury \_\_\_\_\_

Was illness or injury related to accident?  Yes  No

If yes, complete the following:

Date of accident: \_\_\_\_\_

Location of accident: \_\_\_\_\_

Was another party at fault?  Yes  No

Was illness or injury any way work related?  Yes  No

I certify that the above is correct and that I am claiming benefits only for charges incurred by the patient named above. I further authorize the release of any medical information necessary to process this claim.

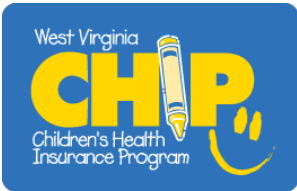
Signature of Policyholder's  
Parent / Guardian / Representative \_\_\_\_\_ Date \_\_\_\_\_

Itemized bills must accompany this claim form. These bills must include the following information:

- 1) Name of child covered by WVCHIP
- 2) The WVCHIP Policyholder's identification number
- 3) The nature of the illness or injury
- 4) Date(s) of service
- 5) A complete description of each service
- 6) The amount charged for each service
- 7) Diagnosis and procedure codes fore each illness, condition and procedure
- 8) The provider's name, address, and FEIN # (federal identification number)

**Mail to:**  
**Wells Fargo TPA**  
**PO Box 2451**  
**Charleston, WV**  
**25329-2451**

If you have any question, please call Wells Fargo TPA toll-free at 1-800-356-2392.



# West Virginia Children's Health Insurance Program Prescription Claim Form

(Please print or type.)

Policyholder's (child's) Name \_\_\_\_\_  
Last First Middle

Identification Number \_\_\_\_\_ Policyholder's Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Home Address \_\_\_\_\_  
\_\_\_\_\_

Phone Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Policyholder's Sex  Male  Female

**PLEASE SIGN AND DATE HERE:** I certify that the information provided is correct and that the prescription(s) submitted are for my child. The patient listed above has received the medication, and I authorize release of all information contained on this claim to Express Scripts, Inc.™ and the WVCHIP.

Parent/ Guardian Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please list the following information for each prescription submitted for a claim. You may recopy this form as needed to send in prescription claims from more than one pharmacy location.

Pharmacy Name: \_\_\_\_\_

Pharmacy Location: \_\_\_\_\_

Physician Name (name of prescribing doctor) and DEA #: \_\_\_\_\_

How many prescriptions attached?: \_\_\_\_\_

Is claim for diabetic supply?  Yes  No  
Type of supply (lancets, syringes, etc.) \_\_\_\_\_  
Quantity \_\_\_\_\_ Days supply \_\_\_\_\_

Does this patient live in an assisted living facility? \_\_\_\_\_

Is this claim for allergy serum?  Yes  No

**Mail to:**  
**Express Scripts, Inc.™**  
**Attn: Claims Department**  
**PO Box 390873**  
**Bloomington, MN 55439-0873**

**IMPORTANT: ALL PRESCRIPTION CLAIMS MUST HAVE PRESCRIPTIONS RECEIPTS/LABELS** (or claims may be returned or payment denied or delayed) WHICH INCLUDE: ● Pharmacy Name/Address ● Date Filled ● Drug Name/Strength and NDC ● Rx Number ● Quantity ● Days Supply ● Price ● Patient's Name

- Please tape receipts to separate piece of paper
- Patient history printouts from the pharmacy are also acceptable but MUST be signed by the Pharmacist
- CASH REGISTER RECEIPTS ARE NOT ACCEPTABLE FOR ANY PRESCRIPTIONS.

**If you have any question, please call Express Scripts, Inc.™ toll-free at 1-877-256-4689**

---

# Appealing Health Service Issues

---

## Appeal Process

Each WVCHIP member and provider is assured a right to have a review of health services matters under this Plan. Health services matters may include (but are not limited to) such issues as correct or timely claims payment; a delay, reduction, or denial of a service, including pre-service decisions; and suspension or termination of a service, including the type and level of service. This same process can apply to prescription drugs or supplies available through the Plan (See Page 57 for information on filing a Pharmacy Appeal)

**Exception from Review:** WVCHIP does not provide a right to review any matter whose only satisfactory remedy or decision would require automatic changes to the program's State Plan, or in Federal or State law governing eligibility, enrollment, the design of the covered benefits package that affects all applicants or enrollees or groups of applicants or enrollees, without respect to their individual circumstances.

WVCHIP assures the right of appeal in three steps or levels, except for emergencies, as described below.

**1<sup>st</sup> level:** The member, provider or representative must start the process within 60 days of learning of the denial of service.

To start the appeal process, contact Wells Fargo for timely claims payment, or a delay in payment at the address listed on Page 61 to explain the issue. This allows them to check the issue and present information concerning actions they have taken (such as a benefit limit, a date for claims processing, etc.). In most cases, they will give the needed information on the date of this phone contact. They will give a response no later than 7 days after the initial phone contact with them. For pre-service medical decision denials, contact Active Health.

**2<sup>nd</sup> level:** If the information the member or provider receives after taking the first step does not resolve the issue, the member or provider must take it to this next step within 30 days after the 1<sup>st</sup> level response.

The member or provider must write a letter explaining the problem and why there is continued disagreement with the information or response at the 1<sup>st</sup> level. All information pertinent to the appeal must be included with the request:

1. a written statement explaining the issue
2. all copies of supporting documents or statements that have been provided about the issue
3. a copy of the denied claim (the Explanation of Benefits) and /or written statement provided to either the member or provider by Wells Fargo TPA.

---

# Appealing Health Service Issues (cont.)

---

Appeal letters in Level 2 should be mailed to:

***Claim Appeals, Out-of-state,  
Claims Management***

**ActiveHealth Management  
P.O. Box 221138  
Chantilly, VA 20153**

***Incorrect Payment,  
Timely Filing, Dental***

**Wells Fargo TPA  
P.O. Box 2451  
Charleston, WV 25329**

A written response will be issued within 30 days. For payment issues the claim will be reprocessed for payment if that is the proper resolution. For all other issues, a letter explaining the actions they are prepared to take, or the reasons for their action with respect to benefits (an Explanation of Benefits).

**3<sup>rd</sup> level:** After receiving the written response, the member or provider may appeal this decision to a third step review by requesting that the Executive Director review the Level 2 case file. Copies of all written statements of facts, issues, letters and relevant information provided in the case file must be mailed to:

**WVCHIP  
Executive Director  
1018 Kanawha Boulevard East  
Suite 209  
Charleston, West Virginia 25301**

Within 30 days, the Director will send a written decision which takes into account all written materials provided by both parties at Level 3. The decision will explain whether the actions taken at Level 2 will be upheld or changed. If the issue of appeal is about clinical or medical matters, the Executive Director may consider a review by the consulting Medical Director.

## **Total Time Limit for the Appeal Process**

Many appeals are decided within thirty (30) days, however, any appeal must be completed within ninety (90) days from the date of the initial phone contact to the issuance of a written decision at Step 3.

### **IMPORTANT NOTE: Emergency Medical Condition Process**

**In cases when the standard time frame could jeopardize the health or life** of a member, an expedited review process may take place within 72 hours (or up to a maximum of 14 days, if the member requests an extension). After starting Level 1, and making a written notice by facsimile copy of a request for an emergency review, you may go directly to Level 3 for resolution.

---

# Controlling Costs

---

## Benefit Plan Fee Schedules

The Plan pays health care providers according to maximum fee schedules and rates established by WVCHIP. If a provider's charge is higher than the WVCHIP maximum fee for a particular service, the Plan will allow only the maximum fee. The "allowed amount" for a particular service will be the lesser of either the provider's charge or the WVCHIP maximum fee.

Physicians and other health care professionals are paid according to a Resource Based Relative Value Scale fee schedule. This type of payment system sets fees for professional medical services based on the relative amounts of work, overhead and malpractice insurance expenses involved. These rates are adjusted annually. West Virginia physicians who treat WVCHIP patients must accept WVCHIP's allowed amount as payment in full; they may not bill additional amounts to WVCHIP patients.

Most inpatient and outpatient hospital services are paid on a "prospective" basis by which West Virginia hospitals know in advance what WVCHIP will pay per outpatient service or per admission. WVCHIP's reimbursement to hospitals is based on Diagnosis-Related Groups (DRGs), which is the system used by Medicare. West Virginia hospitals are provided specific information about their reimbursement rates for the Plan.

## Prohibition of Balance Billing

Any West Virginia or WVCHIP network health care provider who treats a Plan member must accept assignment of benefits and cannot bill the insured for any balance of charges over and above the WVCHIP fee allowance or for any discount amount applied to a provider's charge to determine payment. This is known as the "prohibition of balance billing" and applies when services are provided in West Virginia, or with network providers and facilities outside West Virginia.

**Note:** It is the obligation of the parent or guardian of the member to present the WVCHIP member card to the provider, i.e. physician's office, hospital, etc, at the time of service or within 30 days from the date of service. If the member card with correct billing identification is not provided in a timely manner which causes delays the of the provider's submission of the claim to WVCHIP within the timely filing limits, the provider may hold the guardian or member responsible for payment of the claim. Parent or guardian may also be held responsible for any service provided that is not a covered benefit under the WVCHIP program.

## Recovery of Incorrect Payments

If WVCHIP, Wells Fargo TPA, Express Scripts, Inc. (ESI) discovers that a claim has been incorrectly paid, or that the charges were excessive or for non-covered services, WVCHIP, Wells Fargo TPA and ESI have the right to recover the payments from any person or entity.

You must cooperate fully to help recover any such payment. WVCHIP will request refunds or deduct overpayments from a provider's check in order to recover incorrect payments. This provision shall not limit any other remedy provided by law.



---

# Subrogation

---

## Subrogation

If WVCHIP pays a child's medical expenses for an illness, injury, disease or disability, and another person is legally liable for those expenses, WVCHIP has the right to be reimbursed for the expenses already paid. WVCHIP can collect only those amounts related to that illness, injury, disease or disability. This process is known as subrogation.

WVCHIP has the right to seek repayment of expenses from, among others, the party that caused the sickness, injury, disease, or disability; that party's liability carrier; or the policyholder's own auto insurance carrier in cases of uninsured/underinsured motorist coverage or medical pay provisions. Subrogation applies, but it is not limited to, the following circumstances:

1. payments made directly by the person who is liable for the child's sickness, injury, disease, or disability, or any insurance company which pays on behalf of that person, or any other payments on his or her behalf; and
2. any payments, settlements, judgments, or arbitration awards paid by any insurance company under an uninsured or underinsured motorist policy or medical pay provisions on the child's behalf; and
3. any payments from any source designed or intended to compensate the child for sickness, injury, disease, or disability sustained as the result of the actual or alleged negligence or wrongful action of another person.

This right of subrogation shall constitute a lien against any settlement or judgment obtained by or on behalf of an insured for recovery of such benefits.

## Responsibilities of the Insured

It is the obligation of the parent or guardian of the member to:

1. notify WVCHIP in writing of any injury, sickness, disease or disability for which WVCHIP has paid medical expenses on the child's behalf that may be attributable to the wrongful or negligent acts of another person; and
2. notify WVCHIP in writing if you retain the services of an attorney, and of any demand made or lawsuit filed on the child's behalf, and of any offer, proposed settlement, accepted settlement, judgment, or arbitration award; and
3. provide WVCHIP or its agents with any information it requests concerning circumstances that may involve subrogation, provide any reasonable assistance required in assimilating such information, and cooperate with WVCHIP or its agents in defining, verifying or protecting its rights of subrogation and reimbursement; and

---

## Subrogation (cont.)

---

4. promptly reimburse WVCHIP for benefits paid on the child's behalf attributable to the sickness, injury, disease, or disability, once you have obtained money through settlement, judgment, award, or other payment.

**Failure to comply with any of these requirements may result in:**

- 1) WVCHIP withholding payment of further benefits; and/or
- 2) Your obligation to pay attorney fees and/or other expenses incurred by WVCHIP in obtaining the required information or reimbursement.

These provisions shall not limit any other remedy provided by law. This right of subrogation shall apply without regard to the location of the event that led to or caused the applicable sickness, injury, disease or disability.

**Please note:** As with any claim, a claim resulting from an accident or other incident that may involve subrogation should be submitted within WVCHIP's filing requirement of six months. It is not necessary that any settlement, judgment, award, or other payment from a third party has been reached or received before filing the child's claim with WVCHIP.

---

## Detecting and Reporting Fraud & Abuse

---

### Detecting and Reporting Fraud & Abuse

The United States spends over \$1 trillion on health care each year. It is estimated that fraudulent billings to health care programs are anywhere from 3% to 15% of this amount. These estimates put the amount attributable to fraud anywhere from \$30 billion to \$150 billion per year. These fraudulent claims increase the burden to society and represents money that could be better spent elsewhere. For example, the money that WVCHIP pays for fraudulent claims could better be used by providing coverage to an additional number of kids or providing additional benefits for our existing members.

### What is Fraud & Abuse

Fraud is an intentional deception made for personal gain. It is to willfully and knowingly act deceptively to obtain something of value. Abuse is to obtain something of value by providing incorrect or misleading information, but not necessarily a willful or intentional act. Fraud and abuse may be committed by health care providers or members of group insurance plans (including members of WVCHIP, Medicaid, or Medicare), as well as others involved with the delivery of health care.

---

# Detecting and Reporting Fraud & Abuse (cont.)

---

## Examples of Provider Fraud

- Payments (in cash or kind) in return for your WVCHIP member number
- Waiving copayments
- Balance billing for services not provided
- Billing for a non-covered service as a covered service (e.g. billing a “tummy-tuck” (non-covered) as a hernia repair (covered))
- Every patient in a group setting receiving the same type of service or equipment on the same day
- Services listed on your Explanation of Benefits (EOB) that you don’t remember receiving or didn’t need (See page 55 for EOB form explanation)
- Intentional incorrect reporting of diagnoses or procedures (up-coding), or billing for separate parts of a procedure rather than the whole procedure (unbundling) to maximize payment
- Accepting or giving kickbacks for member referrals
- Prescribing additional and unnecessary treatments (over-utilization)

## Examples of Member Fraud:

- Providing false information when applying for WVCHIP coverage
- Forging prescriptions or selling prescription drugs
- “Loaning” or using another person’s member card

## Tips to Help Prevent Fraud

There are things you can do to help fight fraud and abuse in WVCHIP.

- Look at your WVCHIP EOB carefully to make sure that WVCHIP has been billed for medical or dental services or equipment that you actually received. Check to see that the date of service is correct.
- DO NOT give your WVCHIP member card number to anyone except your doctor, clinic, hospital, or other health care provider who is providing services to you. DO NOT let anyone borrow your WVCHIP member card.
- DO NOT ask your doctor or other health care provider for medical care that you do not need.
- Ask for copies of everything you sign. Keep these copies for your records.
- DO NOT share your WVCHIP information, or other medical information, with anyone except your doctor, clinic, hospital, or other health care provider.

---

## Detecting and Reporting Fraud & Abuse (cont.)

---

- If you are offered free tests or screenings in exchange for your WVCHIP member card number, be suspicious. Be careful about accepting medical services when you are told they will be free of charge.
- Give your WVCHIP member card only to those who have provided you with medical services.
- If anyone claims they know how to make WVCHIP pay for health care services or goods that WVCHIP usually does not pay for, you should avoid them.

### **What Should You Do If You Suspect Fraud?**

If you suspect fraud, report it. To report suspected fraud and abuse, please call the WVCHIP HelpLine at 1-877-982-2447. You will be asked to provide all pertinent information and the HelpLine operator will make sure the information gets to the appropriate place for investigation. Be ready to provide the WVCHIP member name and number, the name of the healthcare provider, the date of service, the amount of money that was either approved or paid (as listed on your EOB), as well as a description of the acts that you suspect involves either fraud or abuse relating to your allegation.

---

## Amending the Benefit Plan

---

WVCHIP reserves the right to amend all or any portion of this Summary Plan Description in order to reflect changes required by court decisions, legislative actions, by WVCHIP Board, or for any other matters as are deemed to be appropriate. The SPD will be amended within a reasonable time of any such actions.

---

# Privacy Notice

Effective date: April 14, 2003

---

## **THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

### **SUMMARY**

In order to provide you with benefits, West Virginia Children's Health Insurance Program (CHIP) will receive personal information about your health, from you, your physicians, hospitals, and others who provide you with health care services. We are required to keep this information confidential. This notice of our privacy practices is intended to inform you of the ways we may use your information and the occasions on which we may disclose this information to others.

Occasionally, we may use members' information when providing treatment. We use members' health information to provide benefits, including making claims payments and providing customer service. We disclose members' information to health care providers to assist them to provide you with treatment or to help them receive payment, we may disclose information to other insurance companies as necessary to receive payment, we may use the information within our organization to evaluate quality and improve health care operations, and we may make other uses and disclosures of members' information as required by law or as permitted by CHIP policies.

### **KINDS OF INFORMATION THAT THIS NOTICE APPLIES TO**

This notice applies to any information in our possession that would allow someone to identify you and learn something about your health. It does not apply to information that contains nothing that could reasonably be used to identify you.

### **OUR LEGAL DUTIES**

- ◆ We are required by law to maintain the privacy of your health information
- ◆ We are required to provide this notice of our privacy practices and legal duties regarding health information to anyone who asks for it.
- ◆ We are required to abide by the terms of this notice until we officially adopt a new notice.

### **WHO MUST ABIDE BY THIS NOTICE**

- ◆ CHIP.
- ◆ All employees, staff, students, volunteers and other personnel whose work is under the direct control of CHIP.

The people and organizations to which this notice applies (referred to as "we," "our," and "us") have agreed to abide by its terms. We may share your information with each other for purposes of treatment, and as necessary for payment and operations activities as described below.

### **HOW WE MAY USE OR DISCLOSE YOUR HEALTH INFORMATION.**

We may use your health information, or disclose it to others, for a number of different reasons. This notice describes these reasons. For each reason, we have written a brief explanation. We also provide some examples. These examples do not include all of the specific ways we may use or disclose your information. But any time we use your information, or disclose it to someone else, it will fit one of the reasons listed here.

**1. Treatment.** We may use your health information to provide you with medical care and services. This means that our employees, staff, students, volunteers and others, whose work is under our direct control, may read your health information to learn about your medical condition and use it to help you make decisions about your care. For instance, a health plan nurse may take your blood pressure at a health fair. We will also disclose your information to others to provide you with options for medical treatment or services. For instance, we may use health information to identify members with certain chronic illnesses, and send information to them or to their doctors regarding treatment alternatives.

**2. Payment.** We will use your health information, and disclose it to others, as necessary to make payment for the health care services you receive. For instance, an employee in our customer service department or at our claims processing administrator may use your health information to help pay your claims. And we may send information about you and your claim payments to the doctor or hospital that provided you with the health care services. We will also send you information about claims we pay and claims we do not pay (called an "explanation of benefits"). The explanation of benefits will include information about claims we receive for the subscriber and each dependent who are enrolled together under a single contract or identification number. Under certain

---

# Privacy Notice

Effective date: April 14, 2003

---

circumstances, you may receive this information confidentially: see the "Confidential Communication" section in this notice. We may also disclose some of your health information to companies with whom we contract for payment-related services. For instance, if you owe us money, we may give information about you to a collection company that we contract with to collect bills for us. We will not use or disclose more information for payment purposes than is necessary.

**3. Health Care Operations.** We may use your health information for activities that are necessary to operate this organization. This includes reading your health information to review the performance of our staff. We may also use your information and the information of other members to plan what services we need to provide, expand, or reduce. We may also provide health information to students who are authorized to receive training here. We may disclose your health information as necessary to others who we contract with to provide administrative services. This includes our third-party administrators, lawyers, auditors, accreditation services, and consultants, for instance.

**4. Legal Requirement to Disclose Information.** We will disclose your information when we are required by law to do so. This includes reporting information to government agencies that have the legal responsibility to monitor the state health care system. For instance, we may be required to disclose your health information, and the information of others, if we are audited by state auditors. We will also disclose your health information when we are required to do so by a court order or other judicial or administrative process.

**5. Public Health Activities.** We will disclose your health information when required to do so for public health purposes. This includes reporting certain diseases, births, deaths, and reactions to certain medications. It may also include notifying people who have been exposed to a disease.

**6. To Report Abuse.** We may disclose your health information when the information relates to a victim of abuse, neglect or domestic violence. We will make this report only in accordance with laws that require or allow such reporting, or with your permission.

**7. Law Enforcement.** We may disclose your health information for law enforcement purposes. This includes providing information to help locate a suspect, fugitive, material witness or missing person, or in connection with suspected criminal activity. We must also disclose your health information to a federal agency investigating our compliance with federal privacy regulations.

**8. Specialized Purposes.** We may disclose the health information of members of the armed forces as authorized by military command authorities. We may disclose your health information for a number of other specialized purposes. We will only disclose as much information as is necessary for the purpose. For instance, we may disclose your information to coroners, medical examiners and funeral directors; to organ procurement organizations (for organ, eye, or tissue donation); or for national security, intelligence, and protection of the president. We also may disclose health information about an inmate to a correctional institution or to law enforcement officials, to provide the inmate with health care, to protect the health and safety of the inmate and others, and for the safety, administration, and maintenance of the correctional institution.

**9. To Avert a Serious Threat.** We may disclose your health information if we decide that the disclosure is necessary to prevent serious harm to the public or to an individual. The disclosure will only be made to someone who is able to prevent or reduce the threat.

**10. Family and Friends.** We may disclose your health information to a member of your family or to someone else who is involved in your medical care or payment for care. This may include telling a family member about the status of a claim, or what benefits you are eligible to receive. In the event of a disaster, we may provide information about you to a disaster relief organization so they can notify your family of your condition and location. We will not disclose your information to family or friends if you object.

**11. Research.** We may disclose your health information in connection with medical research projects. Federal rules govern any disclosure of your health information for research purposes without your authorization.

**12. Information to Members.** We may use your health information to provide you with additional information. This may include sending newsletters or other information to your address. This may also include giving you information about treatment options, alternative settings for care, or other health-related options that we cover.

## YOUR RIGHTS

**1. Authorization.** We may use or disclose your health information for any purpose that is listed in this notice without your written authorization. We will not use or disclose your health information for any other reason without your authorization. If you authorize us to use or disclose your health information, in additional circumstances you have the right to revoke the authorization at any time. For information about how to authorize us to use or disclose your health information, or about how to revoke an authorization, contact the person listed under "Whom to Contact" at the end of this notice. You may not revoke an authorization for us to use and disclose your information to the extent that we have taken action in reliance on the authorization. If the authorization is to permit disclosure of your

---

# Privacy Notice

Effective date: April 14, 2003

---

information to an insurance company, as a condition of obtaining coverage, other law may allow the insurer to continue to use your information to contest claims or your coverage, even after you have revoked the authorization.

**2. Request Restrictions.** You have the right to ask us to restrict how we use or disclose your health information. We will consider your request. But we are not required to agree. If we do agree, we will comply with the request unless the information is needed to provide you with emergency treatment. We cannot agree to restrict disclosures that are required by law.

**3. Confidential Communication.** If you believe that the disclosure of certain information could endanger you, you have the right to ask us to communicate with you at a special address or by a special means. For example, you may ask us to send explanations of benefits that contain your health information to a different address rather than to your home. Or you may ask us to speak to you personally on the telephone rather than sending your health information by mail. We will agree to any reasonable request.

**4. Inspect And Receive a Copy of Health Information.** You have a right to inspect the health information about you that we have in our records, and to receive a copy of it. This right is limited to information about you that is kept in records that are used to make decisions about you. For instance, this includes claim and enrollment records. If you want to review or receive a copy of these records, you must make the request in writing. We may charge a fee for the cost of copying and mailing the records. To ask to inspect your records, or to receive a copy, contact the person listed under "Whom to Contact" at the end of this notice. We will respond to your request within 30 days. We may deny you access to certain information. If we do, we will give you the reason, in writing. We will also explain how you may appeal the decision.

**5. Amend Health Information.** You have the right to ask us to amend health information about you, which you believe is not correct, or not complete. You must make this request in writing, and give us the reason you believe the information is not correct or complete. We will respond to your request in writing within 30 days. We may deny your request if we did not create the information, if it is not part of the records we use to make decisions about you, if the information is something you would not be permitted to inspect or copy, or if it is complete and accurate.

**6. Accounting of Disclosures.** You have a right to receive an accounting of certain disclosures of your information to others. This accounting will list the times we have given your health information to others. The list will include dates of the disclosures, the names of the people or organizations to whom the information was disclosed, a description of the information, and the reason. We will provide the first list of disclosures you request at no charge. We may charge you for any additional lists you request during the following 12 months. You must tell us the time period you want the list to cover. You may not request a time period longer than six years. We cannot include disclosures made before April 14, 2003. Disclosures for the following reasons will not be included on the list: disclosures for treatment, payment, or health care operations; disclosures for national security purposes; disclosures to correctional or law enforcement personnel; disclosures that you have authorized; and disclosures made directly to you.

**7. Paper Copy of this Privacy Notice.** You have a right to receive a paper copy of this notice. If you have received this notice electronically, you may receive a paper copy by contacting the person listed under "Whom to Contact" at the end of this notice.

**8. Complaints.** You have a right to complain about our privacy practices, if you think your privacy has been violated. You may file your complaint with the person listed under "Whom to Contact" at the end of this notice. You may also file a complaint directly with the: Region III, Office for Civil Rights, U.S. Department of Health and Human Services, 150 South Independence Mall West, Suite 372, Public Ledger Building, Philadelphia, PA 19106-9111. All complaints must be in writing. We will not take any retaliation against you if you file a complaint.

## OUR RIGHT TO CHANGE THIS NOTICE

We reserve the right to change our privacy practices, as described in this notice, at any time. We reserve the right to apply these changes to any health information, which we already have, as well as to health information we receive in the future. Before we make any change in the privacy practices described in this notice, we will write a new notice that includes the change. The new notice will include an effective date. We will mail the new notice to all subscribers within 60 days of the effective date.

## WHOM TO CONTACT

- ◆ For more information about this notice, or
- ◆ For more information about our privacy policies, or
- ◆ If you want to exercise any of your rights, as listed on this notice, or
- ◆ If you want to request a copy of our current notice of privacy practices. Copies of this notice are also available at local WV DHHR offices and by email. You may contact the person named below by mail or phone at (304) 558-2732 or send an email to: [wvchip@wvchip.org](mailto:wvchip@wvchip.org) to request the notice electronically. This notice is also available on our website: [www.wvchip.org](http://www.wvchip.org).

**WVCHIP HIPAA Compliance Officer • 1018 Kanawha Boulevard East, Suite 209 • Charleston, WV 25301**







---

# Immunizations for Teens (11-18 Years old)

---

Many people think vaccinations are just for little kids. But, getting immunized is a lifelong, life protecting job. Make sure your teenager has had all the vaccinations they need.

**Hepatitis B (HepB):** A series of 3 doses of hepatitis B vaccine is needed if your teen has not already received them.

**Measles, Mumps, Rubella (MMR):** Check with your doctor to see if your teenager has had two doses of MMR.

**Tetanus, diphtheria, pertussis (whooping cough) – (Tdap, Td):** Your child needs a booster of Tdap at age 11-12 years old. If they are older and have already had a Td booster, they should get the Tdap shot to get the extra protection for pertussis. After that they will need a Td booster dose every ten years.

**Polio:** If your teen hasn't completed a series of polio vaccine doses and they are not yet 18, they should complete them now.

**Varicella (Var) – (Chickenpox shot):** If your teen has not been previously vaccinated and has not had chickenpox, they should get vaccinated against this disease. The vaccine is given as a 2-dose series. Any adolescent who was vaccinated as a child with only 1 dose should get a second dose now.

**Hepatitis A (Hep A):** Many teens need protection against hepatitis A, a serious liver disease. Especially, if your teen travels outside the United States, lives in a community with a high rate of hepatitis A, uses illegal drugs, has a clotting factor disorder or chronic liver disease. Talk to your doctor about this 2 dose series of shots.

**Human Papillomavirus (HPV):** All adolescent girls should get a series of 3 HPV shots, preferably at age 11-12 years, to prevent cervical cancer and genital warts. If your teen has missed these shots and are 26 years old or younger, they should get vaccinated.

**Influenza:** Vaccination against influenza is recommended every fall to avoid getting influenza, especially people with chronic diseases, such as asthma, diabetes and heart disease.

**Pneumococcal disease:** Teens with chronic diseases may need the pneumococcal shot, please talk to your doctor.

**Meningococcal disease (MCV4):** All 11-12 years olds, teens about to enter high school (or at about age 15), and older teens who are college bound and planning to live in a dormitory should get vaccinated against meningococcal disease. People with certain medical conditions should also receive this vaccine.

11 – 12 years old	Tdap + HPV (females only) + MCV4 + Influenza
11 – 18 years old	Catch-up Immunizations + Influenza (yearly)

# Preventive Services Timeline (Periodicity Schedule – Birth to Age 10)

**Note:** There are no-copays for preventive services from a Medical Home Doctor.

Tests and Examinations	Birth	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs
Well Baby Visit *2	◆	◆									
Physical Check-up	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆
Head Size	◆	◆	◆								
Metabolic Screening *2	◆										
Height and Weight	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆
Blood Pressure				◆	◆	◆	◆	◆	◆	◆	◆
Anemia (Iron)	◆	◆	◆	◆							
Lead	★	◆	◆	★	★	★	★				
Urinalysis				←	◆	→					
Tuberculin Test (PPD)		◆		←	◆	→	★	◆	◆	◆	◆
Cholesterol Screening			★	★	★	★	★	★	★	★	★
Hematocrit and Hemoglobin *3		◆	◆				◆				
Development Assessment	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆
Hearing	◆	★	★	★	◆	◆	◆	◆	◆	◆	◆
Vision	◆	★	★	◆	◆	◆	◆	◆	◆	◆	★
Dental *4		◆	◆	◆	◆	◆	◆	◆	◆	◆	◆
Immunizations	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆
STD Screening *5											
1 <sup>st</sup> Pelvic Exam *6											
Health Education *7	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆	◆

- Please note that children with high risk factors may need more frequent and additional types of preventive care.
- Well baby visits are recommended by the American Academy of Pediatrics at 2-4 weeks and at 2, 4, 6, 9, 12, 15, and 18 months. Metabolic screenings include thyroid, hemoglobinopathies, PKU and galactosemia tests. Sickle cell testing is performed based on heredity and history.
- All menstruating females should have a hematocrit and hemoglobin blood test yearly.
- Medical home doctors will assess oral growth and development and evaluate fluoride exposure. All children should be referred to a dentist for the establishment of a dental home no later than age 3. Routine dental care by a dentist is recommended every six months (cleaning, x-rays, fluoride treatment and sealants as needed).
- All sexual active adolescents should have a screening for sexually transmitted diseases.
- Many doctors recommend that a teenage girl have her first gynecological exam by the time she turns 18, or sooner if there a concern such as pain, signs of infection, worries about development, or if the teenager has become sexually active.
- Age appropriate health information is discussed, such as injury prevention, violence prevention, sleep positioning counseling, nutrition counseling and oral hygiene counseling.

**KEY:** ★ = to be performed on patients at risk or based on history and physical check-up  
 ◆ = to be performed by standard American Academy of Pediatric guidelines and testing methods  
 ←◆→ - the range during which a service may be provided, with the dot indicating preferred age

# Preventive Services Timeline (Periodicity Schedule – Ages 11 - 18)

**Note:** There are no-copays for preventive services from a Medical Home Doctor.

Tests and Examinations	11 Yr	12 Yrs	13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs
Well Baby Visit *2								
Physical Check-Up	◆	◆	◆	◆	◆	◆	◆	◆
Head Size								
Metabolic Screening *2								r
Height and Weight	◆	◆	◆	◆	◆	◆	◆	◆
Blood Pressure	◆	◆	◆	◆	◆	◆	◆	◆
Anemia (Iron)	◆	◆	◆	◆	◆	◆	◆	◆
Lead								
Urinalysis	★	★	★	★	★	◆	★	★
Tuberculin Test (PPD)	◆	◆	◆	◆	◆	◆	◆	◆
Cholesterol Screening	★	◆	★	★	★	◆	★	★
Hematocrit and Hemoglobin *3	★	★	◆	★	★	★	★	★
Development Assessment	◆	◆	◆	◆	◆	◆	◆	◆
Hearing	★	◆	★	★	◆	★	★	◆
Vision	★	◆	★	◆	◆	★	★	◆
Dental *4	◆	◆	◆	◆	◆	◆	◆	◆
Immunizations	◆	◆	◆	◆	◆	◆	◆	◆
STD Screening *5	★	★	★	★	★	★	★	★
1 <sup>st</sup> Pelvic Exam *6	★	★	★	★	★	★	★	◆
Health Education *7	◆	◆	◆	◆	◆	◆	◆	◆

- Please note that children with high risk factors may need more frequent and additional types of preventive care.
- Well baby visits are recommended by the American Academy of Pediatrics at 2-4 weeks and at 2, 4, 6, 9, 12, 15, and 18 months. Metabolic screenings include thyroid, hemoglobinopathies, PKU and galactosemia tests. Sickle cell testing is performed based on heredity and history.
- All menstruating females should have a hematocrit and hemoglobin blood test yearly.
- Medical home doctors will assess oral growth and development and evaluate fluoride exposure. All children should be referred to a dentist for the establishment of a dental home no later than age 3. Routine dental care by a dentist is recommended every six months (cleaning, x-rays, fluoride treatment and sealants as needed).
- All sexual active adolescents should have a screening for sexually transmitted diseases.
- Many doctors recommend that a teenage girl have her first gynecological exam by the time she turns 18, or sooner if there a concern such as pain, signs of infection, worries about development, or if the teenager has become sexually active.
- Age appropriate health information is discussed, such as injury prevention, violence prevention, sleep positioning counseling, nutrition counseling and oral hygiene counseling.

**KEY:**

- ★ = to be performed on patients at risk or based on history and physical check-up
- ◆ = to be performed by standard American Academy of Pediatric guidelines and testing methods
- ←◆→ - the range during which a service may be provided, with the dot indicating preferred age

---

# Importance of Physical Activity

---



What can I do to get – and keep – my child active?

As a parent, you can help shape your child's attitudes and behaviors toward physical activity, and knowing the guidelines is a great place to start. Throughout their lives, encourage young people to be physically active for one hour or more each day, with activities ranging from informal, active play to organized sports. Here are some ways you can do this:

- Set a positive example by leading an active lifestyle yourself.
- Make physical activity part of your family's daily routine by taking family walks or playing active games together.
- Give your children equipment that encourages physical activity.
- Take young people to places where they can be active, such as public parks, community baseball fields or basketball courts.
- Be positive about the physical activities in which your child participates and encourage them to be interested in new activities.
- Make physical activity fun. Fun activities can be anything your child enjoys, either structured or non-structured. Activities can range from team sports or individual sports to recreational activities such as walking, running, skating, bicycling, swimming, playground activities or free-time play.
- Instead of watching television after dinner, encourage your child to find fun activities to do on their own or with friends and family, such as walking, playing chase or riding bikes.
- Be safe! Always provide protective equipment such as helmets, wrist pads or knee pads and ensure that activity is age-appropriate.
- Activity helps prevent children from becoming overweight. Follow the 5, 2, 1, 0 Rule. That is, a daily regimen that includes 5 or more fruits and vegetables, no more than 2 hours of screen time, at least 1 hour of physical activity and 0 sugar sweetened beverages per day. Following this plan will help assure fitness overall.

**\*For more information regarding healthy activities and weight gain prevention aids like 5, 2, 1, 0 go to: [www.childhoodobesityfoundation.com](http://www.childhoodobesityfoundation.com).**

## **What if my child has a disability?**

Physical activity is important for all children. It's best to talk with a health care provider before your child begins a physical activity routine. Try to get advice from a professional with experience in physical activity and disability. They can tell you more about the amounts and types of physical activity that are appropriate for your child's abilities.

---

# What To Do When Your Child Has A Fever

---

You wake up in the middle of the night to find your child flushed, hot and sweaty. Their forehead is warm to touch. You immediately think your child has a fever, but you are unsure of what to do next. Should you get out the thermometer or call the doctor? Most fevers are not serious.

## What is a Fever?

A Fever is not an illness -- it usually is a symptom of another problem. A fever occurs when the body's internal thermostat rises above its normal level. The normal temperature of most children is around 98.6° Fahrenheit (F) when taken by mouth. Several causes are:

- **Infection:** - fever helps the body fight infection
- **Overdressing:** - infants may get fevers if they have too much clothing on or are in a hot environment. Infants can't regulate their body temperature.
- **Immunizations:** - Babies and children sometimes get a fever after a vaccination.

## How to Take a Temperature

Take your child's temperature when they are well. Do this so you will know your child's normal temperature.

A thermometer will tell you high your child's fever is. Whichever type of thermometer you choose, be sure to know how to use it correctly.

**Digital Thermometers** - provide the quickest and most accurate readings. They can be used for taking temperature in the mouth, in the bottom and under the arm.

**Glass Mercury Thermometers** - the American Academy of Pediatrics does not recommend using this type of thermometer because of concerns about possible exposure to mercury.

The American Academy of Pediatrics does not recommend using the following thermometers in children younger than 3 months: Electronic Ear Thermometers, Pacifier Thermometers or Plastic Strip Thermometers.

## Is My Child's Temperature Too High?

AGE	Acceptable Range	When to Call Doctor	When to Call 911
Birth to 3 months	98° - 99.4° F	99.5° to 100.3° F	100.4° F or higher rectally
3-6 months	97° - 99.4° F	99.5° to 100.3° F	99.5° to 100.3° F
6 months to 3 years:	97° - 100.3° F	100.4° to 103.9° F	higher than 104° F
3 years and older	97° - 100.3° F	100.4° to 103.9° F	100.4° to 103.9° F
Any age child	Normally 98.6° F (By mouth)	Fever is between 100.4° F and 103° F for 3 days in a row	Fever is 103° F or higher for 3 days in a row

# Who To Call With Questions

<b>Health Claims, Benefits, Preauthorizations and Prior Approval for Out-of-State Care, Precertification and Utilization Management</b>	<b>Wells Fargo TPA</b>	<b>(toll free) 1-800-356-2392</b>
<b>Aetna Signature Administrators (ASA) DocFind</b>	<b>Aetna Signature Administrators</b>	<b><a href="http://www.aetna.com/docfind/custom/asa">www.aetna.com/docfind/custom/asa</a></b>
<b>Prescription Drug Benefits &amp; Claims</b>	<b>Express Scripts, Inc™</b>	<b>(toll free) 1-877-256-4689 <a href="http://www.express-scripts.com">www.express-scripts.com</a></b>
<i>Pharmacy Help Desk</i>	<b>Express Scripts, Inc™</b>	<b>(toll free) 1-800-824-0898</b>
<i>Prescription Specialty Drugs</i>	<b>Curascript™</b>	<b>(toll free) 1-866-413-4135 <a href="http://www.curascript.com">www.curascript.com</a></b>
<i>Prescription Drug Prior Authorization Program</i>	<b>WVU's School of Pharmacy (Rational Drug Therapy Program - RDTP)</b>	<b>(toll free) 1-800-847-3859</b>
<b>Eligibility, Application Status, Renewals and General Information</b>	<b>WVCHIP Toll-Free Helpline</b>	<b>(toll free) 1-877-982-2447 <a href="http://www.wvchip.org">www.wvchip.org</a></b>
<b>Online Electronic Application Applying for WVCHIP</b>	<b>WVInRoads</b>	<b><a href="http://www.wvinroads.org">www.wvinroads.org</a></b>
<b>Change of Address or Household Status or to Add a Newborn</b>	<b>DHHR Change Center</b>	<b>(toll free) 1-877-716-1212</b>
<b>Change of Address for WVCHIP Premium</b>	<b>WVCHIP Helpline</b>	<b>(toll free) 1-877-982-2447</b>
<b>General Health Information Help Lines</b>	<b>CAMC</b>	<b>(toll free) 1-888-432-5849</b>
<i>Health Questions</i>	<b>WVU Healthline</b>	<b>(toll free) 1-800-982-8242</b>

# CHIP MEDICAL HOME PROGRAM

## Medical Home Physician Selection Form

**NAME**  
**ADDRESS**  
**CITY STATE ZIP**

**GUARDIAN NAME:** \_\_\_\_\_  
**ID NUMBER:** \_\_\_\_\_  
**DAYTIME PHONE:** \_\_\_\_\_

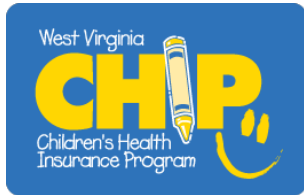
Covered Individual Child's Name and ID Number	Date of Birth	Relationship	Medical Home Physician Number from Provider directory
			____ - ____
			____ - ____
			____ - ____
			____ - ____
			____ - ____
			____ - ____
			____ - ____
			____ - ____
			____ - ____

**Comments**

**GUARDIAN'S SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

Coverage in the Medical Home Program will not be effective until the first day of the month following the month your Medical Home Physician Selection form is received. If you have any questions, please contact the toll-free help line at 1-877-982-2447.

**Please return this form to:**  
**WVCHIP**  
**1018 Kanawha Blvd. East, Suite 209**  
**Charleston, West Virginia 25301**



**WVCHIP**  
**1018 Kanawha Boulevard, East**  
**Suite 209**  
**Charleston, WV 25301**



## Family Centered Medical Homes mean.....

- ◆ A primary care doctor\* specialized in pediatrics, family medicine, is your first and usual source of care.
- ◆ Knowing your child's medical history and special needs.
- ◆ A focus on wellness, healthy child development, helpful reminders for annual visits, and immunizations up to date  
(see *Medical Homes pages 39-42 and Wellness pages* )

*\*includes midlevel practitioners such as nurse practitioners or physician assistants*

**Remember: You don't get preventive (wellness) care at the emergency room!**

**!** Signing up for a Medical Home now avoids a copayment for sick visits to the doctor. To locate a primary care provider near you, call 1-877-982-2447 or go online at [www.wvchip.org](http://www.wvchip.org) and check under Medical Home Directory.