

Welcome to the
Prairie State
Women's Health
High Deductible
Webinar



High Deductible and IBCCP



- Effective 7/1/2015
- Insurance covers screenings but a deductible must be met for diagnostic procedures.
- IBCCP will cover the cost of diagnostic procedures up to the unmet deductible for accepted CPT codes.
- This does not apply to copays.

Does everyone with insurance qualify?



No, all IBCCP eligibility and requirement guidelines must be met, except for insurance coverage.

This includes individuals:

- 35 – 64 years of age
- Resident of Illinois

Medicaid spend down is treated as an insurance deductible.

What qualifies as a “high deductible?”



- Any amount that would cause the client a financial hardship.
- This is not for you or PSWH to decide, it is up to the client.

Remember...



- Diagnostic workup must follow the IBCCP guidelines.
- Diagnostic services should not be delayed.
- The enrollment packet must still be completed.
- To avoid delay, these activities may happen simultaneously.

Who gets the bill?



- The insurance company goes first.
- An estimate of benefits (EOB) is generated. This should include the unmet deductible amount.
- IBCCP is next. Please include a copy of the EOB, along with the HCFA and UB.
- Payment is made according to established CPT codes and rates based on the highest allowable Medicare rates for Illinois.
- The patient cannot be balance billed after insurance and IBCCP payments.

If cancer is diagnosed, treatment cost would be deferred to the client's insurance coverage.

Questions & Answers



- Can copays be paid on clients with high deductibles?
No
- Can the unmet portion of the bill be billed to client?
No, the balance must be written off according to the IBCCP contract.
- What information do you need to send to PSWH?
Copies of all reports starting with the office visit, screening/diagnostic cycle.

Questions & Answers



- Is there a maximum or minimum amount for the high deductible patient?

No.

- Is there a cap on your high deductible that IBCCP would cover?

No

Questions & Answers



- If insurance pays a portion of the screening service, can IBCCP pay the difference?

Yes, if a client has insurance that only pays a portion of the screening service IBCCP can pay the differences up to the amount of the established/allowable IBCCP CPT Codes rates.

Our Next Webinar



~When: November 17th, 2016

~Topic: Clinical Navigation Insured

If you know of an agency or an individual who may be interested in becoming a member of our coalition, please let us know.

Webinar Ideas?



If there's a topic that you would like to learn more about, please let us know.

Thank You!!



We appreciate you attending
our webinar!

Our success requires
your support.

Contact Information



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