## CareSource Just4Me<sup>TM</sup>

Qualified Health Insurance Plan
OH Health Partner Orientation



### CareSource Just4Me

#### **Our Mission:**

To make a lasting difference in our members' lives by transforming their health and well-being.





## CareSource Just4Me

## Our Pledge:

- Make it easier for you to work with us
- To engage with providers as partners
- Direct communication
- Timely and low-hassle medical reviews
- Accurate and efficient claims payment
- Empowerment of members to make health choices and seek appropriate health care



### Health Care with Heart











**\$4.2B** 2013 REVENUE



14th
TOP 125
TRAINING
MAGAZINE







## Provider Quick Reference



Provider Services, Eligibility, Benefits, Claims Inquiry, Credentialing: 1-800-488-0134

Medical Management: 1-888-752-0012

Website: www.CareSource.com

Provider Portal: <a href="https://providerportal.CareSource.com">https://providerportal.CareSource.com</a>

Electronic Fund Transfer (EFT): Instamed 1-877-755-3392

(Note Dental providers use separate process through dental portal)

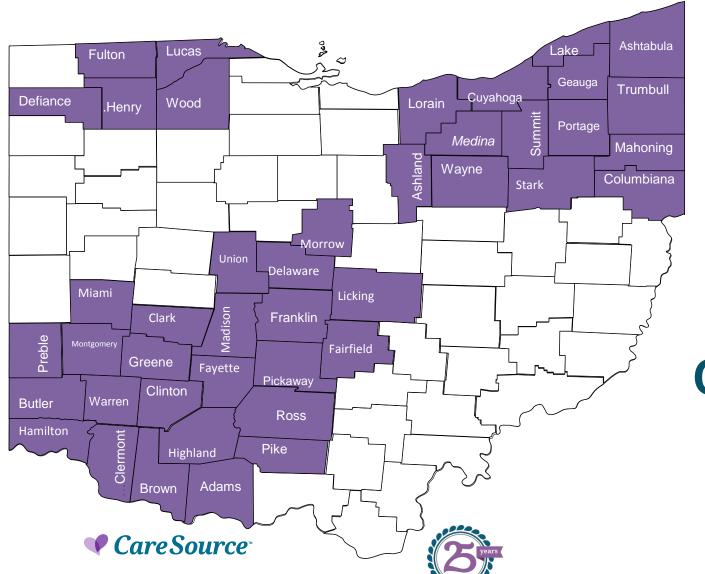
Electronic Claim Submission EDI: 31114

Claim Address: P.O. Box 8730 Dayton, OH 45401-8730,

Timely Filing: 365 days from Date of Service or discharge.



2015 CareSource Just4Me<sup>TM</sup> Ohio Footprint



## 43 Counties

# **Ohio Health Partners 2015**



Adena Regional Medical Center

**Affinity Medical Center** 

Akron General Medical Center

Alliance Community Hospital

Arthur G James Cancer Hospital

Ashtabula County Medical Center

**Atrium Medical Center** 

Bay Park Community Hospital

Bethesda Hospital Butler County Medical Center

Bethesda Hospital North

**Brown County Hospital** 

Cincinnati Children's Hospital Medical Center

Clinton Memorial Hospital

Dayton Children's Hospital

Defiance Regional Medical Center

Edwin Shaw Hospital For Rehab

Fairfield Medical Center

**Fayette County Memorial Hospital** 

Flower Hospital

Fulton County Health Center

Good Samaritan Hospital-Dayton

Good Samaritan Hospital - Cincinnati

Greenfield Area Medical Center

Hocking Valley Community Hospital

Lake Health System

Lima Memorial Hospital

Lodi Community Hospital

Medical Center At Elizabeth Place LLC

MetroHealth Medical Center

Miami Valley Hospital

Morrow County Hospital

Northside Medical Center

Ohio State University Medical Center

Ohio Valley Medical Center LLC

Pike Community Hospital

Salem Community Hospital

Samaritan Hospital

St Luke's Hospital

Summa Western Reserve Hospital

The Toledo Hospital

Toledo Children's Hospital

TriHealth- Evendale Hospital

Trumbull Memorial Hospital

**Upper Valley Medical Center** 

Warren Ohio Rehab Hospital Company LLC

Wood County Hospital

Wooster Community Hospital



## Provider Network

- PCPs are not listed on the card
- We encourage members to select a PCP
  - If a member does not select a PCP within 30 days, CareSource may assign one
- When referring patients, ensure other providers are innetwork to ensure coverage
  - Use our Find A Doc tool at CareSource.com to help you locate a participating CareSource Just4Me provider

**Note**: Non-emergency services provided by out-of-network providers will NOT be covered by CareSource, unless the service has received prior authorization.



# **Examples of Covered Services**

- Primary care and specialty physician services
- Outpatient services
- Hospitalizations
- Emergency Services
- Maternity and newborn care
- Mental health and substance abuse treatment
- Prescription drug coverage
- Preventive and wellness services

- Rehabilitative and habilitative services and devices
- Laboratory services
- Chronic disease management
- Covered clinical trials
- Podiatry care
- Pediatric health and vision services
- Diagnostic imaging
- Optional dental and vision coverage for adults

Non Emergency services provided by out-of-network providers will **NOT** be covered by CareSource, unless the service received prior authorization.

Note: This is not a comprehensive list. Coming soon in December Providers will be able to log into the Provider Portal at: **CareSource.com** to view a more complete list of covered services and limitations.



# Services that are not Covered \*\*

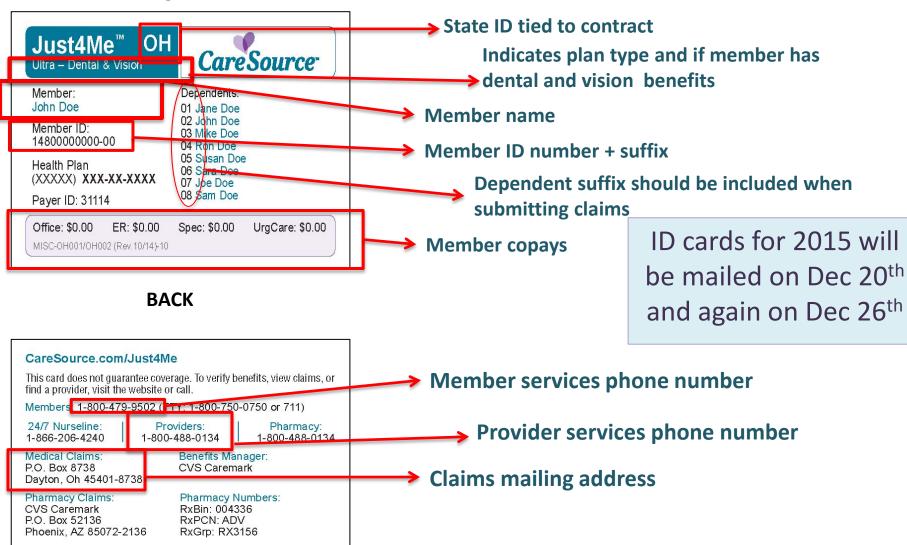
- Medically unnecessary services
- Services received by a non-network provider
- Experimental or investigational services
- Alternative or complimentary medicine
- Weight loss programs, bariatric surgery.
- Cosmetic procedures or services
- Hearing aids
- Nutritional and/ or dietary supplements
- Assisted Reproductive Therapy
- Maintenance therapy



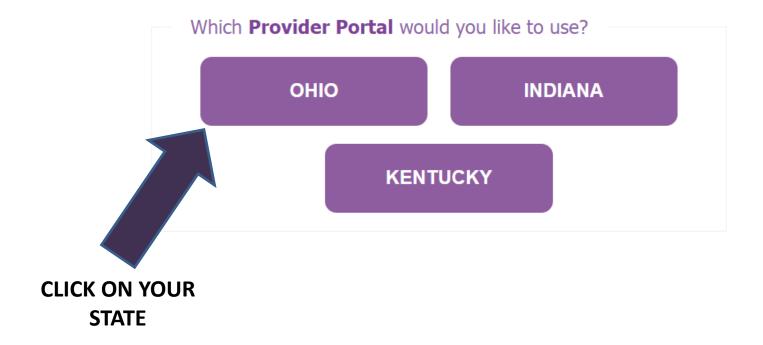
#### Member ID Cards



#### **FRONT**

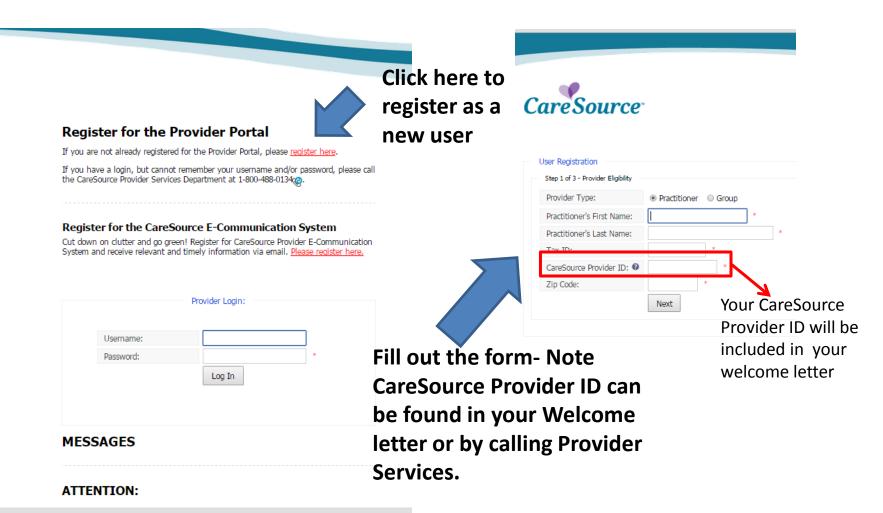


## Provider Portal Landing Page

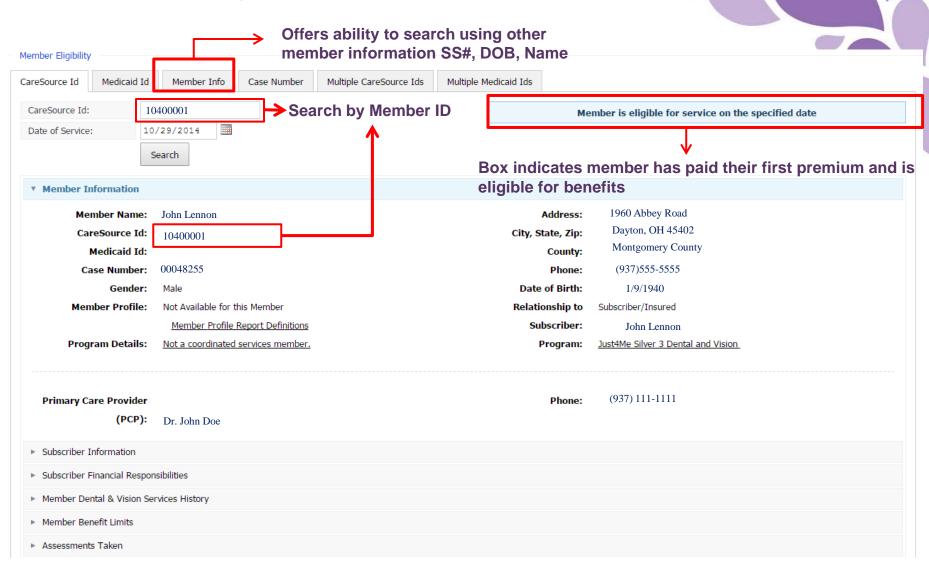


https://providerportal.caresource.com/GL/SelectPlan.aspx

## Registering for Portal Use



## Member Eligibility-Current





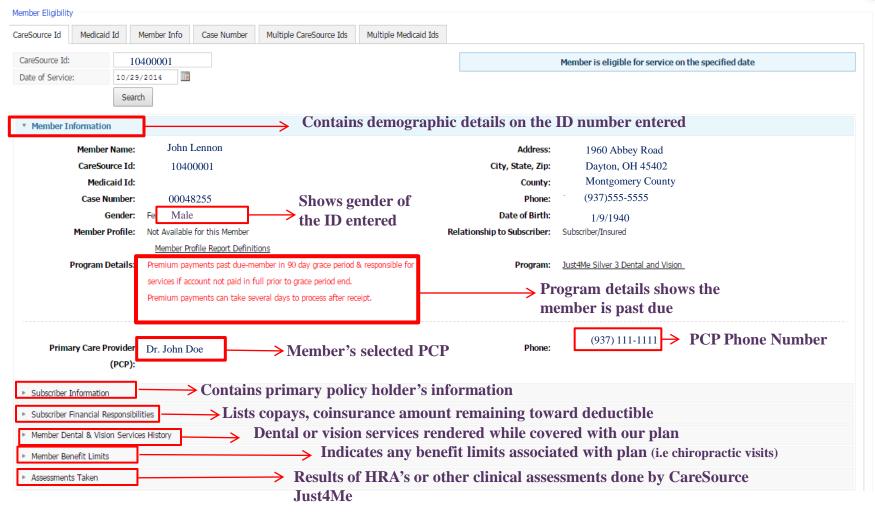
# Member Financial Responsibility

- Annual deductible, copayments or coinsurance are also applicable for most covered services
  - It is up to the provider to collect these amounts at the time of service
- Members have a federally mandated 90 day grace period in which to make their premium payment
  - CareSource will continue to process medical claims and pay providers in those 90 days
  - After 30 days of non payment of premium, the member will be flagged in the eligibility file and on the Provider Portal
  - Pharmacy benefits are also eliminated after 30 days of non-payment.
    - If a member pays with in 90 days and is reinstated, pharmacy benefits will start gain
- After 90 days past due the member is terminated for non- payment of premium
  - CareSource will retroactively terminate the member and all monies for months two and three of delinquency will be recovered



#### Member Eligibility- Past Due







#### Member Benefits- Provider Portal



#### Subscriber Financial Responsibilities

#### Co-Pay Information \$5.00 / visit Family doctor copay Office Visit: Specialist office copay Specialty: \$15.00 / visit Urgent Care: \$10.00 / visit \$75.00 / visit **Emergency Room** ER: copay if not admitted Hospital Stay: \$50.00 / stay Skilled Nursing Care: \$50.00 / visit

\$25.00 / procedure Imaging:

Mental / Behavioral Health \$50.00 / stay



Max out of pocket a member will pay including coinsurance and deductible

#### Health Exchange Identification Information

Exchange Health Plan Id:



#### Co-Insurance Information

Diagnositic Tests:	0.00 %
Durable Medical Equipment:	0.00 %
Home Health Care:	0.00 %
Hospice Services:	0.00 %
Mental / Behavioral Health	0.00 %
Out-Patient Services:	
Outpatient Surgery:	0.00 %
Physician / Surgeon Fee:	0.00 %
Prenatal & Postnatal Care:	0.00 %

Substance Use Disorder Services: 0.00 % Therapy Services: 0.00 %

> \*\*\*NOTE: With the exception of office visits and pharmacy the deductible must be met before coinsurance can be applied\*\*\*

Exchange Member Id:

**Shows** 

members

coinsurance

## Prior Authorization (PA) Process



- Online @ CareSource.com through select Provider Portal
- Phone: 1-800-488-0134
- Email:mmauth@CareSource.com
- Fax: 888-752-0012
- Mail: CareSource Medical Management

P.O. Box 1307 Dayton, OH 45401-1307

NOTE: We do not require a referral from the doctor to see a specialist but physician should contact specialist & notify them of the patient referral.



#### **PA Information Checklist:**

- Member/patient name and CareSource Member ID number.
- □ Provider name and NPI
- Anticipated date of service
- Diagnosis code and narrative
- Procedure, treatment or service requested
- Number of visits requested, if applicable
- Reason for referring to an out of plan provider if applicable
- ☐ Clinical information to support the medical necessity of the service.
- □ Inpatient services need to include if it is elective, urgent, or emergency, admitting diagnosis, symptoms & plan of treatment.
- ☐ You will have 180 days from the date of service, date of discharge, or 90 days from the other carrier's EOB (whichever is later) for retrospective authorization

Please refer to the Just4Me Provider Manual for additional information.

## Prior Authorization (PA)

- All services provided out-of-network
- Inpatient services
- Partial hospitalization programs
- Intensive outpatient behavioral health services
- Surgical services, including transplants or reconstructive surgeries
- Advanced Diagnostic Imaging (i.e. PET, MRI, MRA, CT etc.,)
- Certain outpatient procedures and tests
- Purchase or rental of medical supplies, DME supplies or appliance, as well as all items exceeding \$750 (please see health partner benefit grid or provider manual for comprehensive list)
- Skilled Nursing facilities
- Home Infusion Therapy
- Accidental Dental-reconstruction due to accident
- Pain Management
- Behavioral Health Facility-Inpatient and outpatient including Alcohol and Substance abuse

Please note: This is not a comprehensive list. Health Partners will be able to log into the Provider Portal at CareSource.com to view a more comprehensive list of covered services and 19 limitations.

#### Prior Authorization- Radiology

#### Requests:

- Authorization Phone Number is 800-424-5660 Expedited authorizations are accepted.
- RadMD Website

#### Other Information:

- CPT Codes and their Allowable Billable Groupings.
- Clinical Guidelines and Prior Authorization Checklists are located at www.RadMD.com
- Clinical information needed:
  - ✓ Justify exam, symptoms and their duration, physical exam findings.
  - Preliminary procedures already completed.
  - ✓ Reason the study is being requested.
- If needed, a request for additional clinical information may be faxed to provider. Return by Fax or RadMD upload.
- Authorization valid for 60 days.
- Denial letter outlines appeal instructions.

NIA Magellan Dedicated Provider Relations Manager:

Name: April J. Sidwa Phone: 410-953-1078

Email: ajsidwa@magellanhealth.com



#### Utilization Review Matrix 2015 Care Source Just4Me

The matrix below contains all of the CPT-4 codes for which NIA Magellan<sup>2</sup> authorizes on behalf of CareBource Just4Me. This matrix is designed to assist in the resolution of claims adjudication and claims questions related to those services authorized by NIA Magellan. If an exam is billed under any one of the given codes for that grouping and a valid authorization number has been issued within the date of service validity period, the charge for any of the codes should be allowed.

If a family of CPT codes is not listed in this matrix, an exact match is required between the authorized CPT code and the billed CPT code. If the exact match does not occur, the charge should be adjudicated accordingly.

\*Please note: 8ervices rendered in an Emergency Room, Observation Room, surgery center or hospital inpatient setting are not managed by NIA Magellan.

Authorized CPT Code	Description	Allowable Billed Groupings
70338	MRI Temporomandibular Joint	70338
70450	CT Head/Brain	70450, 70480, 70470
70480	CT Orbit	70480, 70481, 70482
70438	CT Maxillofaolal/8hus	70488, 70487, 70488, 78380
70490	CT Soft Tissue Neok	70490, 70491, 70482
70498	CT Anglography, Head	70488
70488	CT Anglography, Neck	70498
70540	MRI Orbit, Face, and/or Neck	70540, 70542, 70543
70551	MRI Internal Auditory Canal	70551, 70552, 70553, 70540, 70642
		70543
70544	MRA Head	70544, 70545, 70548
70547	MRA Neok	70547, 70543, 70549
70551	MRI Brain	70551, 70552, 70563
70554	Functional MRI Brain	70554, 70555
71250	CT Chest	71260, 71280, 71270
71276	CT Anglography, Chest (non coronary)	71276
71550	MRI Chest	71660, 71661, 71662
71555	MRA Chest (excluding myocardium)	71656
72126	CT Cervical Spine	72126, 72128, 72127
72128	CT Thoraclo Spine	72128, 72129, 72130
72131	CT Lumbar 8pine	72131, 72132,72133
72141	MRI Cervical Spine	72141, 72142, 72168
72148	MRI Thoraolo Spine	72148, 72147, 72167
72148	MRI Lumbar Spine	72148, 72149, 72168
72169	MRA 8pinal Canal	72169
72191	CT Anglography, Palvis	72181

<sup>4</sup> NIA Magellan refers to National Imaging Associates, Inc.

CareSource Junt4Me/NIA Mazellan Utilization Review Matrix 2015

NIA Magellan.



## Claims Submission-Procedures, Diagnostic Codes & Preauthorization

- Ensure that the Diagnostic and/or Procedure Code is listed and is correct
  - ✓ Procedure is a covered benefit
  - ✓ Procedure and Diagnostic Codes are relevant to each other
  - ✓ Service Location
- Preauthorization Information
  - ✓ Obtain pre-authorization for service
  - ✓ Include the authorization information on the claims submission

\*\*Note under the ACA preventative services should be billed as preventative with no cost to the member\*\*



## Filing Rules



- Claims Submissions
  - ✓ Claims must be submitted 365 from date of service or discharge
  - ✓ Corrected claims can be submitted 365 days from date of service or discharge
- Coordination of Benefits
  - ✓ If there is other insurance and CareSource is secondary, the provider may submit for secondary payment within 365 days of the original date of service
  - ✓ Coordination of Benefits an EOB must be submitted within 90 calendar days of the primary payer's EOB date



## Resources To Help with Your Claim Submission Questions



- CareSource Provider Manual
  - ✓ Detailed Claims submission rules and instructions are outlined in the Provider Manual
  - ✓ The Provider Manual is available on the CareSource Website
- Provider Services
  - ✓ Phone Number: 1-800-488-0134
- Provider Portal
  - ✓ Information available by using Member ID, Member Name, Date of Birth or Claim Number



#### Quality Measures for Health Insurance Marketplace

- Wellness and Prevention
- Preventive screenings (breast cancer, cervical cancer, Chlamydia)
- Medical assistance with smoking & tobacco use cessation
- Chronic Disease Management
- Cholesterol Management patients with cardiovascular conditions
- Comprehensive diabetes care
- Controlling high blood pressure
- Use of appropriate medications for people with asthma
- Behavioral Health
- Follow-up after hospitalization for mental illness
- Antidepressant Medication Management
- Follow-up for children prescribed ADHD medication
- Safety
- Use of imaging studies for low back pain

- (CAHPS®) Surveys, to capture member perspectives on health care quality
- Network access & adequacy
- CareSource Just4Me's quality program focuses on a spectrum of performance categories that seek to improve quality & effectiveness of:
  - > Clinical quality of care including:
    - behavioral health & member safety
  - Quality of service & key performance metrics
  - Business process improvement
  - Data management/quality
  - Provider & member service as well as satisfaction
  - > Service utilization/medical cost ratio
  - Delegated oversight
  - Accreditation
  - Clinical performance metrics



## Pharmacy Overview

CVS Caremark: Delegated pharmacy benefit manager for CareSource

- Phone: 800-206-4240

- Fax: 866-930-0019

**Specialty Pharmacy:** CareSource partners with CVS Caremark Specialty Pharmacy to provide all specialty medications through this program

**ePrescribing**: Once providers are set up through CVS Caremark, they are ready to prescribe electronically.

MTM (Medication Therapy Management): allow pharmacists to work collaboratively with physicians

Formulary Search Tool and Prior Authorization lists: Available on caresource.com under member documents



## Accessing the CareSource Just4Me<sup>™</sup> Member Resource Page



800-479-9502





**MEMBERS** 

**PROVIDERS** 

CONTACT

**MY ACCOUNT** 

Left menu bar offers hyperlink access to

member tools

& documents

#### CARESOURCE JUST4ME™

#### MEMBERS

PLAN DOCUMENTS

**PHARMACY** 

DISEASE MANAGEMENT PROGRAMS

HEALTH RISK ASSESSMENT

YOUR FINANCIAL RESPONSIBILITY

**FORMS** 

HEALTH CARE LINKS

PRIVACY PRACTICES

CONTACT US

#### QUICK LINKS

Drug formulary and physician search tools

FIND A
DOCTOR/PROVIDER »

DRUG FORMULARY »

FIND A PHARMACY »

#### ATTENTION:

If you have received a notice from the Health Insurance Marketplace asking that you send documents to verify information in your application, please do so immediately. The Marketplace is confirming the income, citizenship and immigration status supplied on applications against other trusted sources. For people whose applications have different information, the Marketplace is asking for documents to verify the information. People who do not supply this information to the Marketplace by **September 30** may lose their health insurance coverage or lose help paying for coverage. Only the Marketplace can determine eligibility or subsidies, not CareSource. Click here to <u>learn more</u>.

#### WELCOME CARESOURCE JUST4ME™ MEMBERS

This website contains information that will help you understand your CareSource Just4Me<sup>™</sup> insurance coverage. You will find your member handbook and evidence of coverage online for quick access. You can also locate CareSource Just4Me providers, pharmacies, and covered drugs, as well as access other resources. In addition, you can review our clinical and disease management programs – all designed to keep you and your family healthy!

If you have any problems reading or understanding this information, please call us at **1-800-479-9502** (TTY for the hearing impaired: 1-800-750-0750 or 711). This is a free service. We can read the information out loud for you, in English, or in your primary language. We also can help you if you are visually or hearing impaired.

We are always happy to help you.

#### **Tiered Medication Structure**



The higher the medication tier the higher the cost of the drug Access PDL online at: CareSource.com (under member resources)

#### Tier 1

## Prescription Drugs include preventive medications

These medications are available without a copayment or coinsurance.

#### Tier 2

## Offer the lowest coinsurance or copayment

This tier contains low-cost & preferred medications that may be generic drugs or multi- or single-source brand-name drugs.

#### Tier 3

## Higher coinsurance or copayment than those in Tier 2.

This tier contains preferred medications that may be generic drugs or single- or multi-source brand-name drugs.

#### Tier 4

Higher
coinsurance or
copayment than
those in Tier 3.
This tier contains
non-preferred &
high-cost
medications
Medications
considered generic
drugs and single- or
multi-source brandname drugs

#### Tier 5

higher
coinsurance or
copayment
than those in
Tier 4
All Tier 5
medications
(specialty
medications) will

require the use of

CVS Caremark

specialty pharmacy

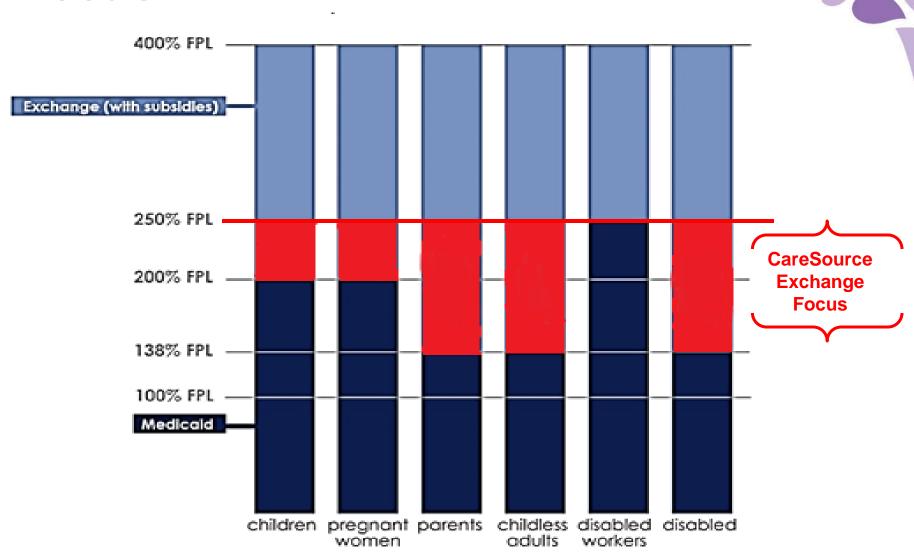
Visit our Just4Me landing page at: CareSource.com if you wish to access out full formulary list





	Gold	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Bronze
Prescription Drugs - Deductible	\$0	\$0	\$0	\$0	\$0	\$0
Prescription Drugs - Out-of-Pocket Maximum	\$1,500	Medical Out- of-Pocket	Medical Out- of-Pocket	Medical Out- of-Pocket	Medical Out- of-Pocket	Medical Out- of-Pocket
Retail Generics	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$20 Copay
Retail Preferred Brand Drugs	\$120 Copay	\$50 Copay	\$40 Copay	\$25 Copay	\$5 Copay	\$75 Copay
Retail Non-Preferred Brand Drugs	\$160 Copay	\$125 Copay	\$125 Copay	\$70 Copay	\$20 Copay	\$125 Copay
	40%	40%	40%	40%	25%	40%
Retail Specialty High-Cost Drugs	Coinsurance	Coinsurance	Coinsurance	Coinsurance	Coinsurance	Coinsurance
	(up to \$300)	(up to \$300)	(up to \$300)	(up to \$150)	(up to \$150)	(up to \$300)
Mail-Order Generics	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$50 Copay
Mail Order Professed Brand Drugs	\$300 Copay	\$137.50 \$100 Canay \$62.50	\$12.50	\$187.50		
Mail-Order Preferred Brand Drugs	3500 Copay	Copay	\$100 Copay	Copay	Copay	Copay
Mail-Order Non-Preferred Brand	\$400 Copay	\$312.50	\$312.50 Copay	\$175 Copay	\$50 Copay	\$312.50
Drugs		Copay				Copay
Mail-Order Specialty High-Cost	40%	40%	40%	40%	25%	40%
	Coinsurance	Coinsurance	Coinsurance	Coinsurance	Coinsurance	Coinsurance
Drugs	(up to \$300)	(up to \$300)	(up to \$300)	(up to \$150)	(up to \$150)	(up to \$300)

## CareSource Just4Me Focus



## 2015 Medical Benefits-

	Gold	Silver 70% Standard >250%FPL (Over \$29,175)	Silver 73% 200-250% FPL (\$23,340 - \$29,175)	Silver 87% 200-150% FPL (\$17,505- \$23,339)	Silver 94% 150-139% FPL (\$16,221- \$17,504)	Bronze
Deductible	\$1,000	\$3,500	\$3,500	\$1,000	\$200	\$6,600
Coinsurance	10%	30%	30%	10%	0%	10%
Maximum Out-of- Pocket (Combined Unless Noted Otherwise)	\$1,750 (M) \$1,500 (Rx)	\$6,500	\$4,850	\$2,000	\$650	\$6,600
Emergency Room Services	\$250 Copay after Deductible	\$500 Copay after Deductible	\$300 Copay after Deductible	\$300 Copay after Deductible	\$300 Copay after Deductible	\$500 Copay after Deductible
Primary Care visit	\$20 Copay	\$20 Copay	\$10 Copay	\$0 Copay	\$0 Copay	\$40 Copay
Specialist Visit	\$50 Copay	\$50 Copay	\$50 Copay	\$0 Copay	\$0 Copay	\$80 Copay
Imaging (CT/PET Scans, MRIs)	\$75 Copay after Deductible	\$150 Copay after Deductible	\$150 Copay after Deductible	\$150 Copay after Deductible	\$150 Copay after Deductible	\$150 Copay after Deductible
Urgent Care	\$75 Copay	\$50 Copay	\$50 Copay	\$0 Copay	\$0 Copay	\$80 Copay



## Case and Disease Management

We are here to assist you with the management of your patient's health and health conditions. Our experienced care management team will work with you and the patient to ensure that the patient receives the best care possible. You may refer a patient for Case Management or Disease Management in the following ways:

- Online: CareSource.com through select Provider Portal
- Case Management Phone: 1-844-280-5463
- Disease Management Phone: 1-877-365-9412



# Fraud, Waste & Abuse Program

To report any suspected fraudulent activities

- Call: 1-800-488-0134
- Fax: 1-800-418-0248
- Email: fraud@CareSource.com
- Write to us:

CareSource

Attention: Special Investigations Unit

P.O. Box 1940

Dayton, OH 45401-1940





### **Provider Services Department:**

1-800-488-0134

Monday to Friday, 8 a.m. to 6 p.m.

### **Just4Me Member Services Department:**

1-800-479-9502

Monday to Friday, 7 a.m. to 7 p.m.

