



PROVIDER GUIDE



July 2004



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ABOUT 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 2003 over 50,000 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 the State Capitol Complex, Building 3, Room 554, Charleston, West Virginia 25305.

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

Medical

Acordia National
PO Box 2451
Charleston, WV 25329-2451
1-800-356-2392
www.acordianational.com

Pharmacy

Express Scripts, Inc.
PO Box 390873
Bloomington, MN 55439-0873
1-877-256-4689
www.express-scripts.com





BILLING AND FEE REIMBURSEMENT INFORMATION

Reimbursement:

Health care providers are reimbursed according to a maximum fee schedule 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 charge" 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 (RBRVS).

Reimbursement information for a specific procedure code or codes:

Providers can check the PEIA website at www.wvpeia.com for those codes covered under the WVCHIP benefit plan.

Assignment of Benefits/No Balance Billing:

The WVCHIP benefit plan is governed in part by the Omnibus Health Care Act enacted by the West Virginia Legislature in April 1989. This law requires that any health care provider who treats a WVCHIP benefit plan cardholder must accept assignment of benefits. Plan cardholders cannot be billed for any balance of charges over and above the WVCHIP fee allowance or for any discount amount applied to a provider's charge or payment.



FILING CLAIMS FOR MEDICAL SERVICES

Providers must use the standard HCFA 1500 Claim Form to request reimbursement for services. Please forward claims for all medical, dental and vision services to:

**Acordia National
PO Box 2451
Charleston, WV 25329-2451**

Timely Filing of Claims:

Medical claims must be filed within six months of the date of service. Claims not submitted within this period will not be paid, and neither WVCHIP nor its cardholders will be responsible for payment. Acordia National (Acordia) is the claims processor for all medical, hospital, dental and other claims for the Plan. You may contact them at 1-800-356-2392.



FILING CLAIMS FOR PRESCRIPTIONS

Prescription Claims: Prescriptions filled at a pharmacy that participates with Express Scripts, Inc. will be filed electronically.

Non-Network Pharmacy Reimbursement: WVCHIP cardholders who use a non-network pharmacy will have to pay for the full cost of the prescription at the time that it is purchased. Cardholders must then submit an Express Scripts, Inc. reimbursement form with a claim receipt or itemized bill. They can call Express Scripts, Inc. at 1-877-256-4689 to request a claim form. The claim form should be signed by the pharmacist and the child's parent or guardian. The completed form should be mailed to:

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

Cardholders will be reimbursed within 7 days from receipt of their child's claim form. They will receive only the amount that would have been charged by a participating pharmacy.



PROVIDER APPEALS

Provider Appeals: Providers are requested to first fully review any disputed claims amount or denial with Acordia National, the claims administrator, at 1-800-356-2392. Any provider still wishing to dispute the amount or denial of reimbursement may file an appeal in writing to:

**WV Children's Health Insurance Agency
Attention: Executive Director
1900 Kanawha Boulevard, East
Building 3, Room 554
Charleston, WV 25305**

Providers are requested to attach copies of any necessary supporting documentation pertaining to the claim in question.



Copayments

The Plan has two levels of copayment participation. Insureds under Group A have copayments for brand name prescription drugs only. Insureds under Group B have copayments for prescription drugs and for some medical and other health services. There are no copayments required for physical, dental and vision check-ups.

Group A: Insureds in this group receive insurance cards marked “Drug CoPays Only.” Copayments are required for prescription drugs according to the following schedule:

Drugs (1-34 Day Supply)	
Amount	Type
\$0	Generic
\$5	Listed Brand Drugs
\$5	Non-Listed Brand Drugs

Group B: Insureds in this group receive insurance cards marked “CoPays Apply.” Copayments apply to prescription drugs and some medical services under the following schedules:

Drugs		Medical Services	
Copayment	Type	Copayment	Service
\$0	Generic	\$15	Physician Visit for Illness
\$10	Listed	\$25	Hospital/Inpatient Service
\$15	Non-listed	\$25	Outpatient Services <i>(per procedure)</i>
		\$35	Emergency Room <i>(is waived if admitted)</i>

NO copayments apply for preventive services such as well-baby and well-child check-ups, immunizations, and dental or vision preventive check-ups.

Copayment Maximums

The maximum copayment amounts that may be required during a benefit year are as follows:

Prescription Drug Maximums

- \$ 100 maximum per 1 child
- \$ 200 maximum per 2 children
- \$ 300 maximum per family with 3 or more children

Medical Services Maximums

- \$ 150 maximum per 1 child
- \$ 300 maximum per 2 children
- \$ 450 maximum per family with 3 or more children

Total Maximum Copayments: \$750 per benefit plan year



PRECERTIFYING MEDICAL SERVICES

Inpatient Precertification: Providers must contact Acordia National at 1-800-356-2392 for pre-certification prior to a WVCHIP cardholder’s admission to a hospital, skilled nursing facility or other inpatient facility.*

***IMPORTANT NOTE:** Precertification of a service does not guarantee eligibility. To verify eligibility status of a child, providers can call the toll-free helpline at 1-877-WVA-CHIP. Eligibility status confirmed through the helpline can be considered valid only on the date of confirmation, and does not guarantee eligibility for any date in the future or any date prior to the confirmation date.

Admissions Outside the State of West Virginia: When the admitting facility is not in West Virginia and is not a participating provider with Beech Street, Alliance or Medical Mutual of Ohio, then the parent or guardian must call Acordia National at 1-800-356-2392 in advance to get prior approval for the out-of-state services.

Precertification is also required for these services:

Abortion	Magnetic Resonance Angiography (MRA)
Allergy Testing	Magnetic Resonance Imaging (MRI)
Arthroscopy (knee only)	Occupational Therapy
Cataract Surgery	Pain Management Services
Chiropractic Care & Treatment	Partial Hospitalization
Colonoscopy	PET Scan
Day Programs	Prosthetics
Durable Medical Equipment (purchase or rental)	Septoplasty or Submucous Resection
Home Health Care	Tonsillectomy (with or without Adenoidectomy)
Hospice Care	Vision Therapy
Laparoscopy	Emergencies

Emergency Admissions: If the admission is an **emergency**, then a parent, guardian, family member, provider or other designated person must call Acordia National within 48 hours of the admission, even if the child is discharged in less than 48 hours. Remember, for out-of-state care, the parent or guardian must contact Acordia National for prior approval.



DENTAL CARE SERVICES

The WVCHIP Benefit Plan covers a full range of health care services, including dental care. Listed below are the types of procedures that are covered in full by WVCHIP:

Preventive and Other Services Requiring No Preauthorization (or copayment by WVCHIP cardholder)

- ◆ Dental examinations every six months
- ◆ Cleaning and fluoride treatments every six months
- ◆ Bitewings every six months
- ◆ Full mouth x-ray every 36 months
- ◆ Sealants and fillings as needed
- ◆ Simple extractions
- ◆ Treatment of abscesses, including initial office visit and follow-up
- ◆ Extraction related to an abscess and root canal therapy
- ◆ Extraction of impacted teeth
- ◆ Removal of dental-related cysts under a tooth or on a gum, including x-rays needed to diagnose the condition

Dental Services Which Need Preauthorization:

Please call Acordia National at 1-800-356-2392. If the request for preauthorization is denied, WVCHIP will not cover the cost of the procedure.

- ◆ Crowns/restorative services (medically necessary only)
- ◆ Accident Related Dental Services (services provided within six months of an accident when necessary to restore tooth structures damaged due to that accident)
- ◆ Orthognathic surgery (medically necessary only)
- ◆ Ridge reconstruction (medically necessary only)

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
- ◆ Orthodontia
- ◆ Any other procedure not listed above



PRIOR APPROVAL FOR MEDICAL SERVICES OUTSIDE WEST VIRGINIA

Out of State Networks: Acordia National uses three networks for services outside of West Virginia. In the State of Ohio, the network is Medical Mutual of Ohio's SuperMed Plus Network. In the States of Maryland, North Carolina and the Washington DC area, the network is Alliance. For all other states, the network is Beech Street. **WVCHIP cardholders using an out-of-state provider must get prior approval** from Acordia to ensure that their claim will be paid. Should they need assistance locating a network provider, they can call the toll-free number at 1-800-356-2392. If they have access to the Internet, provider information can be obtained by visiting these websites:

Medical Mutual of Ohio
www.mmoh.com

Beech Street
www.beechstreet.com

Alliance
www.mamsi.com



MEDICAL CASE MANAGEMENT FOR LONG-TERM CONDITIONS

Medical Case Management: If a child covered by WVCHIP is experiencing a long-term illness or condition (for example, juvenile diabetes or chronic asthma), Acordia National's case management program can help them learn about available resources, provide support for the family, and find ways to contain medical costs. Through medical case management Acordia National can arrange home care, obtain discounts for special medical equipment, and locate appropriate or specialized services to meet the child's health care needs. To take advantage of these services, the family should contact Acordia National at 1-800-356-2392.

Blood Glucose Monitors: Plan members who are diabetic can receive a free blood glucose monitor. To obtain a free **Bayer GLUCOMETER** for the covered child, the child must have a current prescription for a glucose monitor which is given to the pharmacist. The pharmacist will then contact Bayer in writing, either by mail or fax, to request the monitor. If the request is faxed, the child should receive the new monitor within three days. The only glucose test strips covered by the Plan are for Bayer Glucometers.



HELPFUL THINGS ABOUT MEMBER ENROLLMENT, ELIGIBILITY AND OTHER SERVICES

Eligibility: The West Virginia Department of Health and Human Resources (DHHR) determines if a family is eligible based on the family size and income level. Local DHHR offices are located in most counties and can be found in local telephone directories or through their website at www.wvdhhr.org. The effective date of coverage starts on the first day of the month in which the child is enrolled.

Application and Enrollment Assistance: The family can get help with enrollment and re-enrollment through the helpline by calling toll-free at 1-877-982-2447 from 8 am to 8 pm, Monday through Friday. All applications are first screened for Medicaid eligibility.

Helpline Services: Automated Health Services operates the WVCHIP Helpline at 1-877-982-2447. Their services include: verification of eligibility; completion of application over the phone which includes mailing it to the applicant for signature and required documentation; providing names of participating providers; and translation services for some languages and assistance for the hearing impaired.

Verifying WVCHIP Eligibility: To verify that a child is covered by WV CHIP, providers can call the toll-free helpline at 1-877-982-2447. Eligibility verification is valid for the date of the call only.

Re-enrollment: After 10 months of continuous WV CHIP coverage, each child's parent or guardian will receive a form which must be completed and returned to their local DHHR office to find out if their child/ren still meets the program's requirements. At this time, it is the responsibility of the child's parent or guardian to report any changes in family income or insurance status to their local DHHR office.

Medical Claims Processing and Customer Service: Acordia National is responsible for processing WVCHIP medical claims. This is called third party administration or TPA services. Acordia National can assist with: benefits, payments resolution and provider assistance. Acordia can be reached by calling 1-800-356-2392 between the hours of 8 am and 7pm, Monday through Friday. Acordia has a website that can be accessed at www.acordianational.com. Also, Acordia National's fax back service allows the provider to bypass speaking to a customer service representative when calling to verify eligibility and copayments.

Precertification and Utilization Management: Acordia National is the company that reviews pre-certification for inpatient hospital stays and some outpatient procedures. This is called utilization review or UR. Acordia may be reached by calling 1-800-356-2392.



HELPFUL THINGS ABOUT MEMBER ENROLLMENT, ELIGIBILITY AND OTHER SERVICES

(continued)

Prescription Drugs: Prescription drug services for WVCHIP are administered by Express Scripts, Inc. They may be reached at 1-877-256-4689 for members and 1-800-824-0898 for providers.

Outreach Assistance: Many providers such as hospitals and primary care centers throughout the state have trained staff ready to assist in the application process and who act as ombudsmen for families who may be eligible for WVCHIP. A listing of outreach coordinators throughout the state is available on the WVCHIP website at www.wvchip.org.

Electronic Application: Residents are able to submit an online health plan application for WVCHIP and Pregnant Women and Children’s Medicaid through electronic application. This application process is called inRoads -- Information Network Resident Online Access and Delivery of Systems. Providers who participate in Medicaid and WVCHIP may access the electronic application at www.wvinroads.org.



NURSELINE

As part of the Plan, WVCHIP provides “Nurseline” -- Nurseline is a toll-free helpline that WVCHIP families can call anytime, night or day, seven days a week. As a provider, you can refer a cardholder to Nurseline if your office is closed for the week-end, and the parent/guardian must decide if the child’s symptoms need immediate medical attention -- they can talk with a certified nurse who will give them health information to help make that decision. Cardholders can also receive wellness and disease information literature by calling Nurseline. The Nurseline number is 1-877-294-7342.



ANNUAL AND LIFETIME BENEFIT MAXIMUMS

An annual and lifetime cap has been placed on total claims amounts for members with WVCHIP coverage. As of July 1, 2002, an annual limit of \$200,000, and a lifetime limit of \$1,000,000 has been placed on benefits. These caps will include all medical, dental and vision services combined.

A letter will be sent to those cardholders who have reached 75% of the maximum limitation to alert them in advance of reaching the cap. Cardholders and Providers may also contact Acordia National at 1-800-356-2392 to obtain information on the total amount of claims they have incurred.

For cardholders who have reached their maximum benefit limit, the WVCHIP helpline will give families referrals to other agencies who may be able to pay for their continued care. If a cardholder isn't provided extended care through another agency, the member or his/her authorized representative may follow the appeal process as indicated in their welcome guide.



THE WVCHIP MEDICAL AND PRESCRIPTION DRUG CARD

Drug Co-Pays Card MockUp

Co-Pays Card MockUp



EXPRESS SCRIPTS®
www.express-scripts.com



PERX Care™
Public Employees Insurance Agency



CHIP
West Virginia Prescription Drug Program

RxBIN 003858 Medical & Prescription Drug Card
RxPCN A4 **DRUG COPAYS ONLY**
RxGrp WVCA

Issuer

ID 123456789 Acordia Medical Group # 7771
Name SUBSCRIBER DOE







EXPRESS SCRIPTS®
www.express-scripts.com



PERX Care™
Public Employees Insurance Agency



CHIP
West Virginia Prescription Drug Program

RxBIN 003858 Medical & Prescription Drug Card
RxPCN A4 **COPAYS APPLY**
RxGrp WVCA

Issuer

ID 123456789 Acordia Medical Group # 7771
Name SUBSCRIBER DOE






MEDICAL BENEFITS

- For medical claims status, benefits information, eligibility or pre-certification, call 1-800-356-2392
- For 24-hour health care advice, call Nurseline at 1-877-294-7342
- Please submit all medical claims to: Acordia National
PO Box 2451
Charleston, WV 25329-2451

Acordia

PRESCRIPTION BENEFITS - Express-Scripts
For drug claims information or to locate a participating pharmacy in your area, visit our website at www.express-scripts.com or call member services at 1-877-256-4689. Please have this card available when you call.

PHARMACISTS: Please obtain positive identification of the member presenting this card.
For Pharmacist Help Desk, visit us online at www.express-scripts.com or call 1-800-824-0898.

- Submit all prescription drug claims to : Express Scripts
P.O. Box 390873
Bloomington, MN 55439-0873

MEDICAL BENEFITS

- For medical claims status, benefits information, eligibility or pre-certification, call 1-800-356-2392
- For 24-hour health care advice, call Nurseline at 1-877-294-7342
- Please submit all medical claims to: Acordia National
PO Box 2451
Charleston, WV 25329-2451

Acordia

PRESCRIPTION BENEFITS - Express-Scripts
For drug claims information or to locate a participating pharmacy in your area, visit our website at www.express-scripts.com or call member services at 1-877-256-4689. Please have this card available when you call.

PHARMACISTS: Please obtain positive identification of the member presenting this card.
For Pharmacist Help Desk, visit us online at www.express-scripts.com or call 1-800-824-0898.

- Submit all prescription drug claims to : Express Scripts
P.O. Box 390873
Bloomington, MN 55439-0873

Call the WVCHIP toll-free helpline at 1-877-982-2447 to verify patient's current enrollment into WVCHIP. The helpline is open Monday-Friday from 8am - 8pm.

Although a child's enrollment in WVCHIP gives them coverage for one year, a patient's eligibility may be affected voluntarily through changes on family income, out-of-state residency, age or marriage. For this reason verification of eligibility can only be considered a guarantee on the date of the call.



WHO TO CALL IF I HAVE QUESTIONS ABOUT

APPLICATIONS

- Call our toll-free helpline at 1-877-WVA-CHIP (1-877-982-2447)

BENEFITS

- Call our toll-free helpline at 1-877-WVA-CHIP (1-877-982-2447)

ELIGIBILITY STATUS OF A CHILD

- Call our toll-free helpline at 1-877-WVA-CHIP (1-877-982-2447)

MEDICAL CLAIMS STATUS

- Call Acordia National, claims administrator, at 1-800-356-2392

OUTREACH LITERATURE

- Call WVCHIP Administrative Office, at 1-304-558-2732

PREAUTHORIZING OR PRE-CERTIFYING A SERVICE

- Call Acordia National, claims administrator, at 1-800-356-2392

PRESCRIPTION DRUG BENEFITS, PRESCRIPTION CLAIMS, AND PREAUTHORIZING A DRUG

- Call Express Scripts, Inc., pharmacy benefits manager:
Providers can call 1-800-824-0898 and cardholders can call 1-877-256-4689