



# PROVIDER GUIDE



**JULY 2005**



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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 2004 over 69,000 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 1018 Kanawha Blvd, 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 and pharmacy services you provide. They are:

### Medical

Acordia National  
PO Box 2451  
Charleston, WV 25329-2451  
1-800-356-2392  
[www.acordianational.com](http://www.acordianational.com)

### Pharmacy

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

### Specialty Drugs

CuraScript™ Pharmacy  
6272 Lee Vista Blvd.  
Orlando, FL 32822  
1-866-413-4135  
[www.curascript.com](http://www.curascript.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](http://www.wvpeia.com) for fee schedules.

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

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:

<b>Drugs</b> (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:

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

*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	Laparoscopy
Allergy Testing	Magnetic Resonance Angiography (MRA)
Arthroscopy (knee only)	Occupational Therapy
Cardiac Rehabilitation	Orthotics/Prosthetics (over \$1,000)
Cataract Surgery	Pain Management Services
Chiropractic Care & Treatment	Partial Hospitalization
Colonoscopy	PET Scan
Day Programs (Mental Health)	Prosthetics
Dexa Scans	Septoplasty or Submucous Resection
Durable Medical Equipment	Skilled Nursing
Emergencies	Surgeries (same as inpatient)
Home Health Care	Tonsillectomy (with or without Adenoidectomy)
Hospice Care	Transplants
Inpatient Rehabilitation	Vision Therapy

**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](http://www.mmoh.com)

**Beech Street**  
[www.beechstreet.com](http://www.beechstreet.com)

**Alliance**  
[www.mamsi.com](http://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.



## SPECIALTY DRUGS

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 covered 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 purchased 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. The patient's care coordinator will communicate with their physician in order to coordinate an appropriate treatment plan. CuraScript™ also processes claims for all specialty drugs, provides patient assessments, education, side effect management and physician consultations. For more information, contact CuraScript™ at 1-866-413-4135.

### Specialty Drugs Covered by CuraScript™ (this is not an all inclusive list)

- |              |                    |
|--------------|--------------------|
| ◆ Aranesp    | ◆ Nutroprin        |
| ◆ Avonex     | ◆ Pegasys          |
| ◆ Betaseron  | ◆ Procrit          |
| ◆ Botox      | ◆ Plexion, TS, SCT |
| ◆ Copaxone   | ◆ Rebetron         |
| ◆ Copegus    | ◆ Rebif            |
| ◆ Enbrel     | ◆ Ribavirin        |
| ◆ Epogen     | ◆ Roferon          |
| ◆ Forteo     | ◆ Saizen           |
| ◆ Humantrope | ◆ Sensipar         |
| ◆ Infergen   | ◆ Xeloda           |
| ◆ Intron A   | ◆ Zofran, ODT      |

### CARELogic™

CuraScript™ has developed CARELogic™ programs that provide patients with all-inclusive care. These clinically based programs provide therapy-specific care management to your patients enabling them to achieve optimum outcomes from complex therapies. The following care management programs are available to WVCHIP members:

HepLogic™ for hepatitis patients  
HIVLogic™ for HIV patients  
MSLogic™ for multiple™ sclerosis patients  
ONCOLogic™ for oncology patients

PEDLogic™ for growth hormone patients  
RALogic™ for rheumatoid arthritis patients  
TRANSPLANTLogic™ for transplant patients



## **PRESCRIPTION DRUGS REQUIRING PREAUTHORIZATION**

All prescription drugs requiring prior authorization must be reviewed by the West Virginia University's School of Pharmacy, Rational Drug Therapy Program. Drugs requiring approval are listed below:

- ◆ Erythroid stimulants
- ◆ Growth hormones
- ◆ Antifungals (Diflucan, Lamisil, Sporanox)
- ◆ Ultram
- ◆ Prozac
- ◆ Oxycontin
- ◆ Brand medically necessary prescriptions

Any brand-name drug with a quality generic equivalent that the child's doctor feels is medically necessary requires prior approval. Brand-name drugs that **DO NOT** have a generic equivalent does not require prior authorization.

The WVCHIP Drug Formulary can be downloaded at [www.wvchip.org](http://www.wvchip.org). For more information, contact **WVU's School of Pharmacy, Rational Drug Therapy Program at 1-800-847-3859**.



## **VACCINES FOR CHILDREN PROGRAM**

WVCHIP purchases vaccines from the State's Vaccines for Children (VFC) program. This program allows physicians to provide free vaccines to children. Members must receive vaccinations from providers that participate in this program. Providers outside of West Virginia cannot participate in the VFC program. Vaccinations from out-of-state providers and non-participating VFC in-state providers will not be covered. Patients can be referred to their local county health department or to a VFC provider.

WVCHIP will reimburse VFC providers for vaccine administration. The provider should bill the appropriate vaccine code in addition to the immunization administration code. WVCHIP will not reimburse the provider for vaccines supplied by the VFC program (because the vaccine supplies are sent to the provider for free). However, no payment for immunization administration will be made if the appropriate vaccine code is not listed on the claim.



## **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](http://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 (24 hours a day - 7 days a week). All applications are first screened for Medicaid eligibility.

**Helpline Services:** Calls Plus 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 WVCHIP, providers can call the toll-free helpline at 1-877-982-2447. Eligibility verification is valid for the date of the call only. 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.

**Re-enrollment:** After 10 months of continuous WVCHIP 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 or the DHHR Change Center.

**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](http://www.acordianational.com).

**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](http://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](http://www.wvinroads.org).



## **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

EXPRESS SCRIPTS®  
www.express-scripts.com

Public Employees Insurance Agency

West Virginia **CHIP**  
Children's Health Insurance Program

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

Issuer

ID 123456789                      Acordia Medical Group # 7771  
Name SUBSCRIBER DOE

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Beech Street Corporation      ALLIANCE PPO MAPSI  
A MAMSI Company  
NC, MD and Wash. DC

MEDICAL MUTUAL      SuperMed Plus

## Co-Pays Card MockUp

EXPRESS SCRIPTS®  
www.express-scripts.com

Public Employees Insurance Agency

West Virginia **CHIP**  
Children's Health Insurance Program

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

Issuer

ID 123456789                      Acordia Medical Group # 7771  
Name SUBSCRIBER DOE

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Beech Street Corporation      ALLIANCE PPO MAPSI  
A MAMSI Company  
NC, MD and Wash. DC

MEDICAL MUTUAL      SuperMed Plus

Call the WVCHIP toll-free helpline at 1-877-982-2447 to verify patient's current enrollment into WVCHIP. The helpline is open 24 hours - 7 days a week.

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

### **PRESCRIPTION DRUG BENEFITS -- SPECIALITY DRUGS**

- Call CuraScript™ at 1-866-413-4135

### **PRESCRIPTION DRUGS PRE-AUTHORIZATION**

- Call WVU's School of Pharmacy, Rational Drug Therapy Program at 1-800-847-3859