

Module 9: MADAP Insurance Verification and Premium Payment Services

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About *Alive!* Maryland



The **Maryland Department of Health** has engaged with **HealthHIV** to launch *Alive! Maryland*, the first-ever comprehensive capacity building initiative for the infectious disease and primary care workforces in the State of Maryland.

For more information on this initiative and a listing of trainings, resources, and events, please visit

www.alivemaryland.org

HealthHIV



Services



- Individualized trainings and technical assistance
- CME-eligible virtual trainings and self-paced curricula
- Downloadable resources and toolkits for community partners
- Interactive MDH training calendar

CBA and Training Core Content Areas



- Effective HIV, Viral Hepatitis, STI Prevention, Care, and Treatment Programs for specific populations
- Health Equity
- Financial and Grants/Management/Compliance
- Care and Treatment
- Organizational and Infrastructure Development
- Prevention and Surveillance
- Ending the HIV Epidemic (EHE)

Objectives

Describe and discuss:

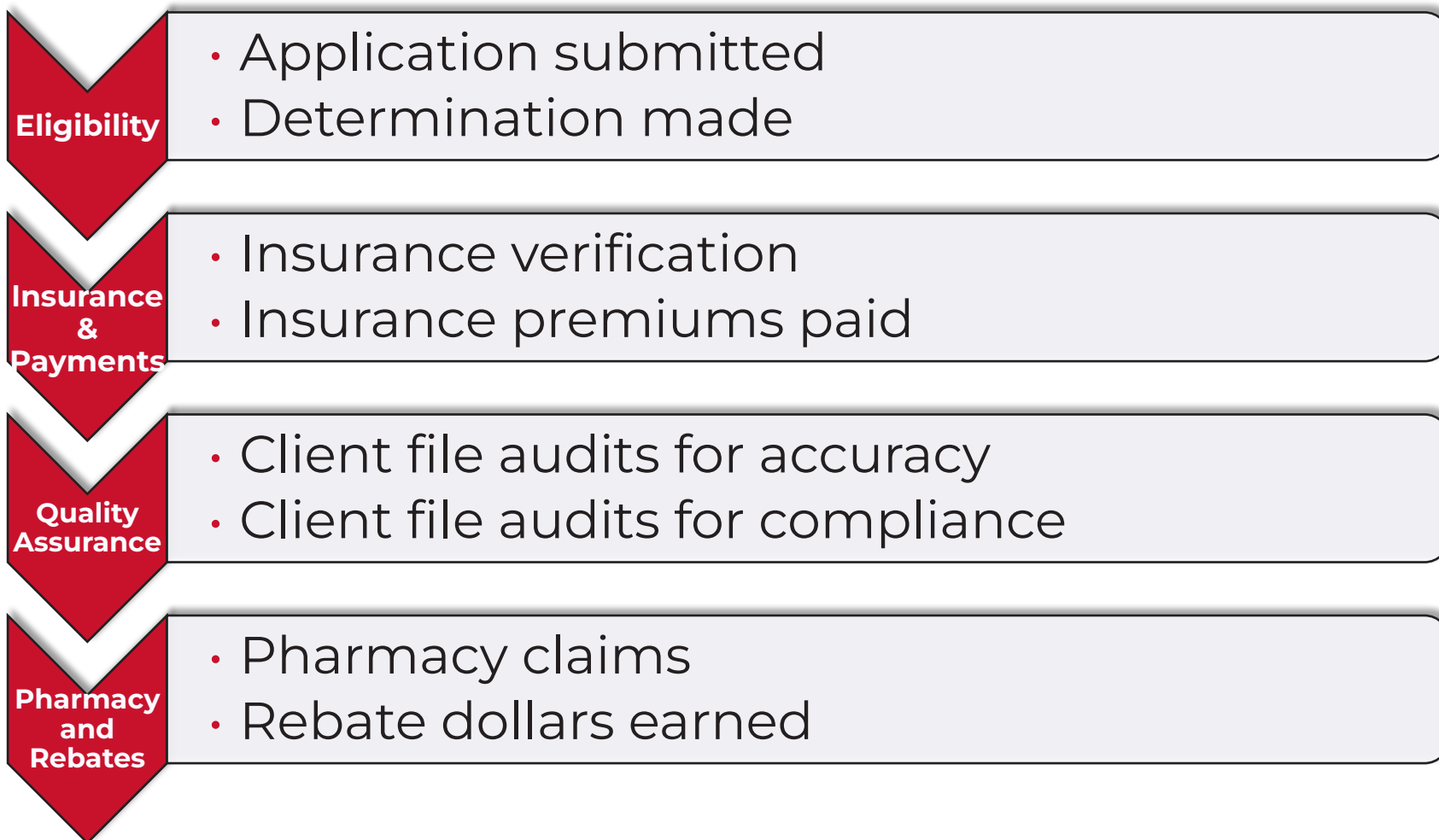
- the role of insurance verification for MADAP/MADAP Plus clients
- types of plans eligible for premium assistance,
- payer of last resort requirements to confirm a client's primary insurance coverage, premium costs (if applicable), investigate formulary and prescription benefit inquiries, and/or arrange premium payments with vendor
- insurance premium payment process
- approved insurance vendors for the SPS and other payment methods

Describe and discuss:

- the coordination of benefits with MADAP Pharmacy Services to address insurance problems
- types of problems that clients encounter when changes occur in their insurance coverage or program eligibility under MADAP, Medicare and/or ACA

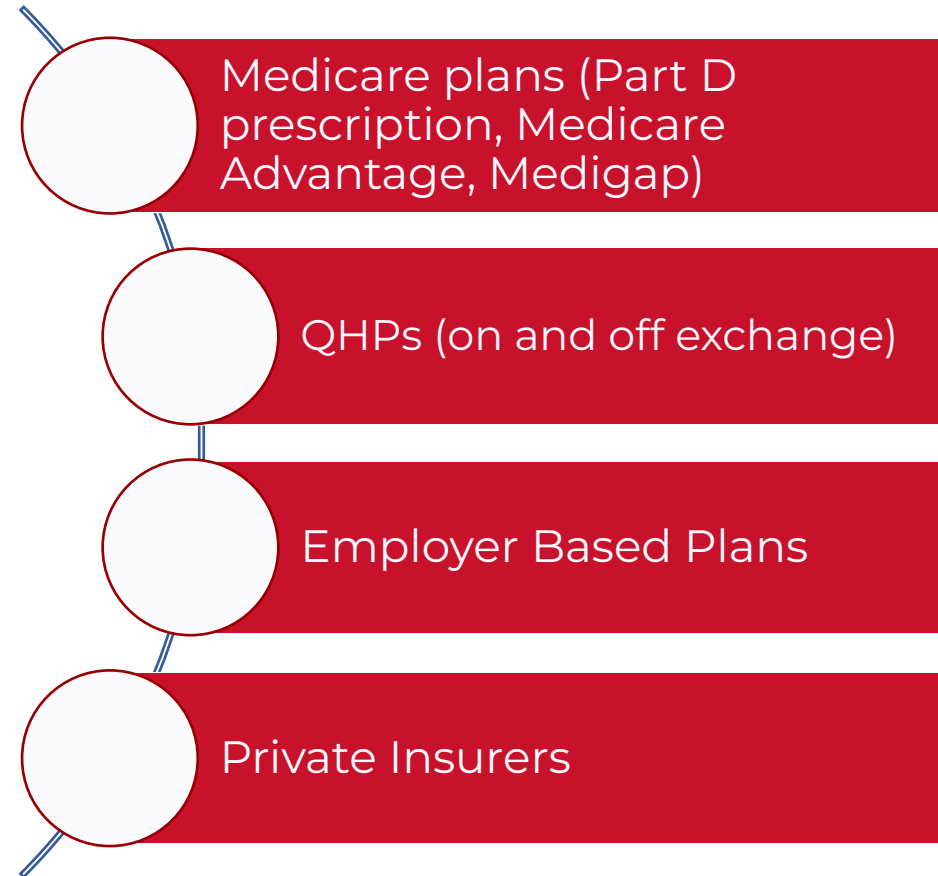
MADAP Insurance Verification and Premium Services

How does MADAP flow?



Insurance Verification and Payments

After an applicant is deemed eligible for MADAP, the client's health insurance information is verified to assist with coordination of benefits for pharmacy services and to determine MADAP Plus eligibility for premium assistance.



Insurance Verification and Payments

- Insurance verification to determine:
 - If the client has primary coverage
 - If MADAP can pay the premium for that coverage
- Private / Commercial Changes to Formulary
 - Medication Coverage
 - 'Grace period'
 - Prior Authorization
 - Changes to current medication list
- As payer of last resort, MADAP is restricted from paying a client's insurance plan premiums and the full cost of medications that the plan covers.

PAYER OF LAST RESORT

Ryan White Program Requirements

- Ryan White Program funds “cannot be used to make payments for any item or service if payment has been made, or can reasonably be expected to be made, with respect to that item or service under any state compensation program, under an insurance policy, or under any federal or state health benefits program; or by an entity that provides prepaid health care.”

PAYER OF LAST RESORT

Ryan White Program Requirements

- ☐ If other payer sources exist that could assume responsibility as payer of last resort for a person applying for the ADAP, or enrolled in, the ADAP program.
- ☐ Not only should the ADAP consider Medicare, Medicaid and private insurance, but also determine if the client has access to employer, union or retiree group health plans; COBRA continuation coverage; or access to a State Pharmaceutical Assistance Program (SPAP).

MADAP Plus – Closes the Gaps in Care

- If the client has Medicare, MADAP Plus will help with Medicare Part D and Medigap premiums, and Rx deductibles, co-pays, and co-insurance.
- If the client has health insurance through Maryland Health Connection, eligible employer-based plan or the private market, MADAP Plus will help with premiums (if payable), deductibles, co-pays, and co-insurance.
- If the client does not have insurance, MADAP will pay for the medications on the MADAP formulary and encourage client to obtain insurance.
- All of this assumes the client remains MADAP-eligible (income not greater than 500% FPL, not eligible for MA prescription benefits).

PREMIUM PAYMENTS

- Once a client has submitted an insurance premium bill to MADAP and been approved by an insurance specialist for MADAP Plus, the bill is processed by a payment specialist for submission to the State Payment System (SPS) or remitted by credit card payment.
- Payment checks processed through the SPS are written from the State of Maryland, not from MADAP.

Send bills to MADAP!

Insurance invoices and bills:

Fax: 410-244-8617

Email: mdh.csopen_enrollment@maryland.gov

Premium Payments

- In addition to the applicant's premium bill, the SPS requires information from the vendor (insurance companies, benefits managers) to receive approval for processing.
- MADAP has compiled a list of insurance vendors approved by the SPS used to determine MADAP Plus eligibility.
- If an applicant request premiums to be paid to a vendor not already on the approved list, the applicant must submit a completed W9 form with the insurance premium to be considered for MADAP Plus.

MADAP Can Pay for the Following Plans

Part D Plans	Medicare Advantage Plans	Medigap Plans	Qualified Health Plans
• MADAP will be able to pay for the following Insurer's Part D plans (PDP): • Express Scripts Medicare • Humana Insurance Co. • SilverScript Insurance Co. • United HealthCare Insurance Company (AARP Medicare) • WellCare • Envision • Cigna Rx • Magellan Healthcare	• MADAP will be able to pay for the following Insurer's Medicare Advantage plans: • Cigna Healthspring • Johns Hopkins Advantage MD • Kaiser Permanente Medicare Plan	• MADAP will be able to pay for the following Insurer's Medigap plans: • CareFirst • Cigna Health and Life Insurance Co. • Humana Insurance Co. • United HealthCare Insurance Co.	• MADAP will be able to pay for the following Insurer's Dental plans: • CareFirst - On Exchange • CareFirst - Off Exchange • Kaiser Permanente - On Exchange • Kaiser Permanente - Off Exchange Dental Plans MADAP will be able to pay for the following Insurer's Dental plans • CareFirst



Premium Payments

- Currently, MADAP has been processing premium payments quarterly for most clients.
- In the future, MADAP Plus will make as many six-month payments as possible to cover clients for the length of their eligibility period. It is vitally important that we have complete and accurate premium information in order to do so.
- Applicants should notify MADAP of any past due payment notices from their insurance carriers so MADAP can confirm the status of processed payments or make payment adjustments if needed.

PREMIUM PAYMENTS

- Premium bills must be submitted to MADAP in a timely manner to ensure prompt payment and avoid delays resulting in the suspension of the applicant's plan benefits or policy termination.
- Applicants must complete their Annual Continuing Eligibility Verification (CEV) when due to avoid delays in processing premium payments.
- Applicants must update both MADAP and the Maryland Health Exchange (if enrolled in a qualified health plan) **whenever changes occur in household size, address, income or new insurance coverage.**

Loss of Coverage

- Contact MADAP as soon as the applicant's coverage is suspended, or the applicant receives a notice of termination
- Send documentation or updated information to MADAP to:
 - verify termination of insurance coverage, and
 - address any changes in MADAP eligibility
- For applicants with CareFirst Off-Exchange QHP or Medigap plans, only:
 - Fax the completed Reinstatement Request Form to CareFirst, Fax #: 410-720-6067; **Attention: Josee Bihinda**
 - Notify MADAP to coordinate premium payment with reinstatement

<https://member.carefirst.com/carefirst-resources/pdf/reinstatement-request-form.pdf>

Client Services

MADAP

**1223 W. Pratt Street
Baltimore, MD 21223**



Telephone Lines:
Local: 410-767-6535;
Toll Free: 1-800-205-6308

Office hours:
8:30 AM to 4:30PM, Mon-Fri

Fax Lines:
410-333-2608,
410-244-8617

Pharmacy Help Line:
1-800-932-3918



Email and Website Addresses:

MADAP applications and forms:
client.services@maryland.gov

Insurance invoices and bills:
mdh.csopen_enrollment@maryland.gov

Website for MADAP Forms:

<https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>

Closing for Module 9

Once an applicant is MADAP eligible, we

- verify if there is other health insurance coverage to assist with coordination of benefits for pharmacy services
- determine MADAP Plus eligibility for premium assistance
- assist with pharmacy costs so client should not have to pay for medications

Next: Module 10 – MADAP Plus Eligibility: Premium Assistance

Resources/References

- Maryland AIDS Drug Assistance Program (MADAP)
Infectious Disease Prevention and Health Services Bureau
Prevention and Health Promotion Administration
Maryland Department of Health
<https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>
- MADAP Standard Operating Procedures and Reference Guide
% MADAP
- Code of Maryland Regulation (COMAR)
Title 10: Maryland Department of Health; Subtitle 18
www.dsd.state.md.us

Resources/References

- Maryland Medicaid Programs
<https://mmcp.health.maryland.gov>
<https://encrypt.emdhealthchoice.org/emedicaid>
- Medicare Beneficiary handbook, forms and resources
Centers for Medicare & Medicaid Services (CMS)
www.medicare.gov
- Program Parts & Initiatives/ADAP
Ryan White HIV/AIDS Program (RWHAP)
HIV/AIDS Bureau, Health Resources and Services Administration (HRSA)
<https://ryanwhite.hrsa.gov/about/parts-and-initiatives>
<https://ryanwhite.hrsa.gov/about/parts-and-initiatives/part-b-adap>