



Office of Group Benefits
P. O. Box 44036 Baton Rouge, LA 70804
Local: 225-922-0218 or Toll Free: 800-215-1093

LaCHIP Affordable Plan
Contracted Benefits July 1, 2010 to June 30, 2011

Verification of eligibility and/or benefits is not a guarantee of coverage

Plan Year Deductibles							
LaCHIP members:	\$0.00 per plan year						
Other Deductibles							
Emergency Room:	\$150.00 (waived if admitted through the ER)						
Inpatient Hospital:	\$0.00						
Stop Loss Maximum							
For ELIGIBLE expenses per person:	\$10,000 per plan year						
Member Lifetime Maximum							
Medical:	\$5,000,000 (DME & Rx drugs included)						
Payable Percentages							
Not to exceed OGB fee schedule;							
Only for ELIGIBLE expenses to \$10,000 per person, per plan year.							
Level 0 – Any provider	100%						
Level 1 – Network Provider:	90%						
Level 1 – Non-Network Provider:	70%						
Eligible expenses in excess of \$10,000 per person, per plan year:	100%						
Federally Qualified Health Center or Rural Health Clinic:	Medicaid Encounter Rate						
There may be a significant out-of-pocket expense to Level 1 participants when using a non-participating provider.							
Immunizations							
Level 0 – Any provider	100%						
Level 1 – Network Provider	100%						
Level 1 – Non-Network Provider	100%						
Human Papillomavirus (HPV) Vaccine							
<i>Age</i>	<i>Eligible Services (CPT)</i>						
Age 9 through age 19	90649						
Other Eligible Immunization Services (CPT/HCPCS)							
90470	90476	90477	90585	90632	90633	90634	90636
90645	90646	90647	90648	90650	90655	90656	90657
90658	90660	90669	90680	90681	90696	90698	90700
90701	90702	90703	90704	90705	90706	90707	90708
90710	90712	90713	90714	90715	90716	90718	90720
90721	90723	90732	90733	90734	90740	90743	90744
90746	90747	90748	G9141				
Ambulance Services							
Air and Group transportation covered only to and from hospital with facilities to treat medical illness or injury. Benefits for transportation, medical services and supplies will be determined in accordance with the PPO fee schedule.							
Genetic Testing							
Benefits will be allowed for procedures determined to be medically necessary for certain conditions.							
Hearing Aids (under age 18)							
Hearing aids billed by an audiologist or hearing aid specialist for a patient under the age of 18 will allow a \$1,400 benefit (subject to co-insurance) each 36 months per ear.							
Autism (under age 17)							
Benefits will be allowed for services with a primary diagnosis of autism for a patient age 0 up to 17 with an annual maximum benefit of \$36,000 and a lifetime maximum benefit of \$144,000. Subject to deductible and co-insurance.							
Physician Assistants and Registered Nurse Practitioners							
Providers will be reimbursed at 80% of the amounts payable for same services rendered by a physician. Services rendered by physician assistants and nurse practitioners must be billed with the appropriate modifiers.							
Pre-Determinations							
Pre-determinations may be faxed with supporting documentation to: 225-925-6733.							

Case Management (KePRO) For Prior Authorizations 800-432-3432 For LaCHIP primary participants only
<ul style="list-style-type: none"> Not covered in nursing home setting. Eligible hospice services are payable at 80% of fee schedule. Services provided by home health such as private duty nursing, IV infusion, TPN, or Enteral nutrition. Physical & occupational therapies in a home setting require case management for those services in excess of the 50 visit maximum.
LaCHIP Affordable Helpful Information
<ul style="list-style-type: none"> LaCHIP's Plan Document can be downloaded from www.groupbenefits.org for your reference. Claims are subject to LaCHIP's fee schedules and maximum allowables. Terms of the LaCHIP Plan Document are applied to the claim when processed. Coverage must be in force at the time services are rendered. Plan year limits for speech therapy is 26 visits; physical/occupational therapy is 50 visits. Benefits are subject to medical necessity review. Bone density studies and pre-operative exams are only eligible when billed with a primary (non-routine) diagnosis. Remember to request a copy of the LaCHIP member's ID card upon each visit. The LaCHIP member must furnish the Social Security number of the name listed on the ID card.
Outpatient Procedure Certification (OPC) KePRO For Prior Authorizations 800-432-3432
<ul style="list-style-type: none"> Speech therapy Treatment of swallowing dysfunction and/or oral function for feeding Hyperbaric oxygen therapy
Mental Health/Substance Abuse (MHSA) OptumHealth Behavioral Solutions 866-492-7143
<ul style="list-style-type: none"> All mental health and substance abuse (MHSA) claims must have authorization through OptumHealth Behavioral Solutions. This applies to ALL inpatient, outpatient and emergency room visits. ADD & ADHD claims submitted with certain diagnosis codes may be considered for medical benefits. Pathology with a MHSA diagnosis is not covered by LaCHIP and requires authorization
Utilization Review Pre-Admission Certification (PAC) Continued Stay Review (CSR) KePRO: 800-432-3432 Clinical Fax: 866-889-6515
<ul style="list-style-type: none"> PAC must be obtained at least 72 hours before scheduled inpatient hospitalization. Outpatient or observation exceeding 23 hours must obtain certification during the same business day (if available) or next business day. Emergency admissions must obtain certification within 2 business days of admission. Routine vaginal delivery; PAC is required if the mother's stay exceeds or is expected to exceed 2 days. Caesarean section delivery; PAC is required if the mother's stay exceeds or is expected to exceed 4 days. No benefits will be paid for hospital charges incurred during any confinement for which PAC was requested, but was not certified as medically necessary by LaCHIP's utilization review contractor. No benefits will be paid for hospital charges incurred during any confinement for any days in excess of the number of days certified through PAC or CSR.
If PAC is NOT obtained, no benefits are payable and the LaCHIP member is not responsible for payment.

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