

# Medical Assistance

A Guide for Families in Northwestern Pennsylvania



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## ***About PHLP***

The Pennsylvania Health Law Project is a 501(c)3 non-profit organization.

PHLP is a nationally recognized expert and consultant on access to health care for low-income consumers, older adults, and persons with disabilities. PHLP engages in direct advocacy on behalf of individual consumers while working on the kinds of health policy changes that promise the most to the Pennsylvanians in greatest need.

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This publication is intended to provide general legal information, not legal advice. Each person's situation is different. If you have questions about how the law applies to your particular situation, please consult a lawyer or call PHLP's Helpline at (800) 274-3258.

## Overview

This manual is intended to help families in Northwestern Pennsylvania understand the scope of services that are covered under Pennsylvania’s Medical Assistance (MA) program, and to assist families in navigating the program, including MA eligibility and how to apply, what to do if a child’s MA application or services are denied, and how to access services using MA.

The counties that are the focus of this publication include: Cameron, Crawford, Elk, Erie, Forest, McKean, Mercer, Potter, Venango, and Warren.

## What is Medical Assistance?

Medical Assistance (MA) (also known as Medicaid) is a public health insurance program administered by the state of Pennsylvania’s Department of Human Services (DHS). It offers comprehensive, low-cost health insurance to low income children and families, children and adults with disabilities, and older adults.

## How does a child qualify for Medical Assistance?

In general, children in Pennsylvania qualify for MA based on either their family’s low income, or the child’s disability or health condition(s) even if the family is not considered low income.

The following monthly income limits apply to children in Pennsylvania. These are based on the federal poverty level in 2018, the child’s age, and the child’s household size:

Household size	Birth-Age 1	Age 1-5	Age 6-19
2	\$3,019	\$2,223	\$1,894
3	\$3,811	\$2,806	\$2,391
4	\$4,603	\$3,389	\$2,887
5	\$5,395	\$3,973	\$3,384

For a complete review of MA eligibility rules, including what counts as income and who is included in the child’s household, please refer to PHLP’s [Medical Assistance Eligibility Manual](#).

Importantly, children with disabilities meeting certain standards set out by the Social Security Administration can qualify for MA without regard to their parents’ income. This category of

eligibility is known as PH-95. For more information about PH-95, the disability standard, and how to apply, see PHLP's [PH-95 Guide – How to Get Medical Assistance for Children with Severe Disability](#).

## Why consider Medical Assistance for a child?

MA covers all medically necessary services for children, including services rarely covered by employer provided insurance such as Behavioral Health Rehabilitation Services (“wraparound”), Private Duty Nursing services, Home Health Aide services, , nutritional supplements, hearing aids, and transportation to and from medical appointments.

It also covers services, like in-home nursing, physical, speech or occupational therapy, without annual or lifetime caps often imposed by other insurance plans. MA can be a child’s only insurance or it can be secondary to other coverage, covering those services or equipment not covered by the child’s primary insurance.

## Is Medical Assistance the same as CHIP?

No. Although Medicaid and the Children’s Health Insurance Program (CHIP) both provide no-cost or low-cost health coverage for eligible children in Pennsylvania, they are entirely separate programs. A child can qualify for either CHIP or MA; they cannot have both.

One major difference between the two programs is that children on MA can have other health insurance in addition to MA, while children on CHIP cannot have other health insurance.

For more information about CHIP, visit [www.chipcoverspakids.com](http://www.chipcoverspakids.com).

## Can I Choose between Medical Assistance and CHIP?

No. You cannot choose whether your child enrolls in CHIP or MA. You can only get the program available for your family's income and your children's age.

When you apply (MA and CHIP share an application), your application is sent to the appropriate program based on the information you provide. Applications are screened first for MA. If your child does not qualify based on income or health condition, the application is

sent to CHIP. Some families may have one child in MA and another child in CHIP because of their ages or health conditions.

If your child has MA but then your circumstances change (e.g. you get a new job) and your child no longer qualifies for MA because you make too much money, your caseworker at the County Assistance Office (CAO) should automatically refer the case to CHIP. There should be no break in your child's coverage during this switch. Ask your caseworker for the name and phone number of the CHIP provider they referred your case to, so that you can check the status with the appropriate CHIP provider.

## **Can my child have Medical Assistance in addition to other insurance?**

Yes! Many children on MA also have commercial coverage, such as coverage through a parent's job. Families tend to find that MA is the best possible secondary coverage for picking up the costs not covered by the commercial insurer. MA also covers many services not usually covered by commercial coverage, such as in-home shift nursing or home health aide services.

MA is always the "payer of last resort." This means that if your child has commercial coverage and MA, MA will only pay for co-pays, deductibles, and items that are not covered by your child's commercial coverage. Here are some basic rules that you must follow to have MA pay for items that your commercial insurance plan does not cover:

- Your child's health care providers must first bill the commercial insurance plan for services they provide to your child. Then, they can bill MA for any costs that the commercial insurance does not pay for.
- You must follow the terms and conditions of your commercial insurance carrier. For example, if the insurer says that you must choose a provider from a certain list or get authorization for services, you must follow these rules or MA will not cover the expenses.

It is your responsibility to check that your child's providers accept both commercial insurance and MA. You should also make sure that you get all the authorizations and referrals that you need. It is best to keep a log of these authorization numbers and referrals.

## How do I apply for Medical Assistance?

There are four ways to apply for Medical Assistance through DHS:

- **Online:**            [www.compass.state.pa.us](http://www.compass.state.pa.us)
- **By phone:**        866-550-4355
- **By mail:**            Using paper application ([Form PA 600 CH](#))

**In-person:**        At your local County Assistance Office (CAO). See table below for the address of the CAO in each of the Northwest PA counties:

County	CAO Address	Phone / Fax Number
<b>Cameron</b>	Cameron County Assistance Office 411 Chestnut Street P.O. Box 71 Emporium, PA 15834-0071	Toll Free: 1-877-855-1824 Phone: 814-486-3757 Fax: 814-486-1379
<b>Crawford</b>	Crawford County Assistance Office 1084 Water Street P.O. Box 1187 Meadville, PA 16335-7187	Toll Free: 1-800-527-7861 Phone: 814-333-3400 Fax: 814-333-3527
<b>Elk</b>	Elk County Assistance Office 145 Race Street P.O. Box F Ridgway, PA 15853-0327	Toll Free: 1-800-847-0257 Phone: 814-776-1101 Fax: 814-772-7007
<b>Erie</b>	Erie County Assistance Office 1316 Holland Street P.O. Box 958 Erie, PA 16512-0958	Toll Free: 1-800-635-1014 Phone: 814-461-2000 Fax: 814-461-2294
<b>Forest</b>	Forest County Assistance Office 106 Sherman Street Tionesta, PA 16353	Toll Free: 1-800-876-0645 Phone: 814-755-3552 Fax: 814-755-3420
<b>McKean</b>	McKean County Assistance Office 68 Chestnut Street, Suite B Braford, PA 16701-0016	Toll Free: 1-800-822-1108 Phone: 814-362-4671 Fax: 814-362-4959

<b>Mercer</b>	Mercer County Assistance Office 2236 Highland Road Hermitage, PA 16148-2896	Toll Free: 1-800-747-8405 Phone: 724-983-5000 Fax: 724-983-5706
<b>Potter</b>	Potter County Assistance Office 269 Route 6 West, Room 1 Coudersport, PA 16915-8465	Toll Free: 1-800-446-9896 Phone: 814-274-4900 Fax: 814-274-3635
<b>Venango</b>	Venango County Assistance Office 530 13th Street Franklin, PA 16323-0391	Toll Free: 1-877-409-2421 Phone: 814-437-4341/4342 Fax: 814-437-4441
<b>Warren</b>	Warren County Assistance Office 210 North Drive, Suite A N. Warren, PA 16365	Toll Free: 1-800-403-4043 Phone: 814-723-6330 Fax: 814-726-1565

## How long is my child covered once they are enrolled in MA?

Once enrolled in MA, your child will remain on MA as long as he or she continues to meet the eligibility criteria and you submit timely renewals. You must renew coverage every year in order for the coverage to continue. Renewal notices are sent each year, and families must fill out and send the renewal information back to the County Assistance Office (CAO) before the renewal deadline for benefits to continue. If there is a change in your family situation during the year, such as an increase in income, or change of address, you must report this change to the CAO even before your renewal date.

## How does my child get physical health services using MA?

As mentioned earlier, MA offers comprehensive coverage for physical health services, including PCP visits, specialists, and even dental. In general, most children in Pennsylvania are enrolled in a Physical Health Managed Care Organization (PH-MCO) which manages all of their physical health services. Pennsylvania's Managed Care system is known as "HealthChoices".

Some children are exempt from HealthChoices, meaning they remain in Fee for Service MA coverage. Namely, children enrolled in the Health Insurance Premium Payment (HIPP) program are exempt from HealthChoices, meaning they do not enroll in one of the PH-MCOs. For more information about HIPP, visit [the DHS HIPP website](#). If your child is enrolled in the HIPP program, then he or she will receive MA through the ACCESS card only and will

use that card for all physical and behavioral health services. Children in Fee for Service can see any provider who accepts the ACCESS card.

If your child is not in HIPPA, they will enroll in one of the PH-MCOs to receive their physical health services. You can choose the Physical Health MCO your child enrolls in. Below is a list of PH-MCOs available in each county in Northwestern PA (including Cameron, Crawford, Elk, Erie, Forest, McKean, Mercer, Potter, Venango, and Warren counties):

PH-MCO	Website	Member Services Phone #	Special Needs Unit Phone #
Aetna Better Health	<a href="http://www.aetnabetterhealth.com">www.aetnabetterhealth.com</a>	866-638-1232 TTY 711	855-346-9828 TTY 711
AmeriHealth Caritas	<a href="http://www.amerihealthcaritaspa.com">www.amerihealthcaritaspa.com</a>	888-991-7200 TTY 888-987-5704	800-684-5503 TTY 888-987-5704
Gateway Health Plan	<a href="http://www.gatewayhealthplan.com">www.gatewayhealthplan.com</a>	800-392-1147 TTY 711	800-642-3550 TTY 711
UPMC for You	<a href="http://www.upmchealthplan.com/medicaid">www.upmchealthplan.com/medicaid</a>	800-286-4242 TTY 800-361-2629	866-463-1462 TTY 800-361-2629

All PH-MCOs offer the same basic package of services and benefits. However, some MCOs offer extra services or benefits not offered by the others. To compare the plans and to enroll in one, call PA Enrollment Services at 1-800-440-3989 or visit them online at [www.enrollnow.net](http://www.enrollnow.net).

For help comparing the plans and deciding which to enroll your child in, see PHLP’s Publication [Tips for Choosing a Physical Health MCO: New West Zone](#).

## How does my child get behavioral health services using MA?

Just like physical health services, MA also offers comprehensive coverage for behavioral health services such as Family Based Mental Health Services, Applied Behavioral Analysis, and care with specialists like psychiatrists and psychologists.

The vast majority of children on MA in Pennsylvania receive behavioral health services through a Behavioral Health Managed Care Organization (BH-MCO). Unlike with Physical Health MCOs, you do not have the ability to choose which BH-HMO your child enrolls in.

Rather, each county in Pennsylvania has a designated BH-MCO. Here is a list of the BH-MCOs by county in the Northwest:

County	BH-MCO	Website	Phone Number(s)
Cameron	Community Care Behavioral Health	<a href="http://www.ccbh.com">www.ccbh.com</a>	866-878-6046 TTY 877-877-3580
Crawford	Value Behavioral Health/Beacon Health Options	<a href="http://www.vbh-pa.com">www.vbh-pa.com</a>	866-404-4561 TTY 877-615-8502
Elk	Community Care Behavioral Health	<a href="http://www.ccbh.com">www.ccbh.com</a>	866-878-6046 TTY 877-877-3580
Erie	Community Care Behavioral Health	<a href="http://www.ccbh.com">www.ccbh.com</a>	866-878-6046 TTY 877-877-3580
Forest	Community Care Behavioral Health	<a href="http://www.ccbh.com">www.ccbh.com</a>	866-878-6046 TTY 877-877-3580
McKean	Community Care Behavioral Health	<a href="http://www.ccbh.com">www.ccbh.com</a>	866-878-6046 TTY 877-877-3580
Mercer	Value Behavioral Health/Beacon Health Options	<a href="http://www.vbh-pa.com">www.vbh-pa.com</a>	866-404-4561 TTY 877-615-8502
Potter	Community Care Behavioral Health	<a href="http://www.ccbh.com">www.ccbh.com</a>	866-878-6046 TTY 877-877-3580
Venango	Value Behavioral Health/Beacon Health Options	<a href="http://www.vbh-pa.com">www.vbh-pa.com</a>	866-404-4561 TTY 877-615-8502
Warren	Community Care Behavioral Health	<a href="http://www.ccbh.com">www.ccbh.com</a>	866-878-6046 TTY 877-877-3580

For more information about accessing Behavioral Health services in Pennsylvania, click on the "Resources and Publications" tab at [www.phlp.org](http://www.phlp.org) and navigate to "Behavioral Health".

## I haven't received my child's insurance card yet. What do I do if I need care?

If you received a letter telling you that your child has been enrolled in MA but you haven't received the actual insurance card yet, you should still be able to get health care services. If you need care, show your provider a copy of your eligibility letter. Your provider can verify your enrollment when you go for care.

If you need to request a new insurance card because you never received one or it was lost or stolen, call the member services number for your child’s MCO, listed in the tables on the preceding pages of this manual. If your child is in Fee for Service, call the DHS Helpline at 1-800-692-7462 to report a lost or stolen ACCESS card and to request a new one.

## How do I find providers that accept Medical Assistance?

If your child is enrolled in a Physical or Behavioral Health MCO, you can contact the MCO directly to find providers in their network. Alternatively, you can call PA Enrollment Services at 1-800-440-3989 to find out which providers accept your child’s MCO. If you have a specific provider in mind, you can also call the provider’s office directly and ask whether they accept your child’s MCO.

If your child is in Fee for Service (i.e. not enrolled in an MCO) you will need to contact providers directly to ask whether they accept the ACCESS card. There is no directory or list of providers who accept ACCESS. If you are having trouble finding a provider who accepts ACCESS, call the MA Program Services Line at 1-800-537-8862.

Always be sure to let your provider know that you are enrolled in MA or give them the name of your MCO when you make an appointment for care, and when you arrive for your appointment.

## What if I have a problem or questions about my coverage?

If your child is enrolled in an MCO, you should first call the MCO directly to try to resolve any issues. The best way to reach someone who can help is to call the Member Services number listed on the back of your enrollment card. You can also ask to speak with the Special Needs Unit for more complex issues.

If your child is in Fee for Service, you should contact DHS directly with questions or problems you experience. Here are a list of helpful DHS phone numbers to keep on hand:

	Phone Number	Call for help with . . .
DHS Helpline / Statewide Customer Service Center	800- 692- 7462	MA eligibility, inquiries about MA, report a change to your case, request an application, report a lost ACCESS card, etc.

<b>Philadelphia Customer Service Center</b>	215-560-7226	For consumers in Philadelphia only: Case additions & changes , forms processing & document requests, application status, general information
<b>Fee for Service Helpline</b>	800-537-8862	Questions about benefits, covered services, status of authorization requests, verification of third party resources, help with medical bills, intense medical case management services

Here are some examples of times when you should call your MCO:

- You didn't get an insurance card and are not sure if you are covered;
- You need to find a provider in the network of the MCO;
- You have a question about whether a service or item is covered;

Here are some examples of times when you should call DHS:

- You can't find a doctor or other provider in your area who will accept MA or you can't get an appointment;
- You have questions about whether a service or item is covered;
- You need to report a change in circumstances (e.g. you get a new job with a pay raise, or you get married or divorced).

If you can't reach someone who can help you or if your problem is still unresolved, you should call the Pennsylvania Health Law Project Helpline at 1-800-274-3258.

## **What if Medical Assistance refuses to cover services that my child's doctor has prescribed?**

You have the right to receive advance written notice explaining the decision if MA (DHS) or your child's MA-MCO denies a service that your child's doctor requested. You can ask that DHS or the MCO reconsider its decision to deny the service – this is called filing an "appeal". You also have a right, in certain circumstances, to continue receiving a service that you have been getting if you appeal the denial quickly enough (usually within 10 days).

Information on how to file an appeal and the timeframes for doing so is listed on your service denial notice. Alternatively, you can call DHS or your MA-MCO's member services line to find out how to appeal a service denial.

The appeal process is complex and can feel daunting, especially for families who already have so much else going on. The Pennsylvania Health Law Project is available to guide families through the appeals process and offer free legal advice and, in some circumstances, representation in appeals. To ask for help with your appeal, call PHLP's Helpline at 1-800-274-3258. You can also learn more about the appeals process by reading our [Guide to the MA-MCO Appeals Process at www.phlp.org](http://www.phlp.org).

## What if my child's MA coverage is terminated?

If the County Assistance Office (CAO) determines that your child no longer qualifies for MA, they must send you a notice in advance of stopping the coverage. That notice must explain why they feel your child no longer qualifies, and it must also explain your appeal rights including instructions on how to ask for an appeal to challenge the decision.

If you do not receive a notice and you find out that your child's MA coverage has been terminated (e.g. at the doctor's office), you can still file an appeal to challenge this termination.

Contact PHLP if you believe your child's MA was terminated improperly. We can help you appeal and, in some circumstances, provide free legal assistance or representation in your case.

## What if I have more questions about Medical Assistance?

Contact PHLP's Helpline at 1-800-274-3258. We are open for client intake on Monday, Wednesday, and Friday from 8am to 8pm. You can also email us at [staff@phlp.org](mailto:staff@phlp.org).



Helpline: (800) 274-3258 | [www.phlp.org](http://www.phlp.org)