

Getting Care under Medical Assistance

A Guide for Parents and Families



If your child is new to Medical Assistance (MA), here are some things you need to know.

What is Medical Assistance?

The Medicaid program, called “Medical Assistance” in Pennsylvania, offers free health insurance to children whose families are within certain income limits. If a child has a disability, he or she may be able to get MA even if the family has income above the limit.

MA covers all medically necessary services for children. There are no limits. If the service is medically necessary there are no payments for parents to make. MA covers services rarely covered by employer provided insurance such as Behavioral Health Rehabilitation Services (“wraparound”), in-home shift nursing, in-home personal care services, diapers, nutritional supplements, hearing aids, and transportation to and from medical appointments. It also covers services without annual or lifetime caps often imposed by other insurance plans.

Is Medical Assistance the same as CHIP?

No. Although Medicaid and 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. Further, you cannot choose between MA and CHIP. Rather, you must go into the program for which you qualify. 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 must not have other health insurance in order to qualify for CHIP.

Can I Choose between Medical Assistance and CHIP for my child?

No. Families cannot choose whether their 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, your application is sent to the appropriate program based on the information you provide. Applications are generally screened first for MA, and if your child does not qualify then the application is sent to CHIP. Some families may have one child in MA and another child in CHIP because of their different ages.

If your child no longer qualifies for MA because you make too much money, but you do not have other health insurance, your caseworker at the County Assistance Office (CAO) should automatically refer your case to CHIP. There should be no break in your child's coverage during the switch. You should contact your CAO caseworker and confirm that they are referring your case to CHIP and ask them for the name and phone number of the CHIP provider they referred your case to so that you can check the status of your information.

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 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 in order 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 commercial insurer says that you must choose a provider from a certain list or get authorization for services, you must follow these rules, or else 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 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 in order for benefits to continue. If there is a change in your family situation during the year, such as an increase in income, you must report this change to the CAO even before your renewal date.

How does my child get health care after we get Medical Assistance?

Accessing Physical Health Care Under MA: Depending on whether or not your child is enrolled in the HIPP program, your child will get their physical health care services through either the ACCESS card or an HMO. If your child is enrolled in the Health Insurance Premium Payment (HIPP) program, he or she will receive MA through the ACCESS card only. Children with just the ACCESS card can see any MA participating provider. There is no directory of MA participating providers – you will need to call around to providers' offices to find one that

accepts ACCESS. Families with questions about coverage and services under ACCESS should call the MA Program Services Line at 1-800-537-8862.

If your child is not in HIPP, he or she will enroll in an HMO to receive Physical Health care. You have the ability to choose the Physical Health HMO your child enrolls in. Depending on which county you live in, you will be able to choose from among the following MA-HMOs:

- Aetna Better Health
- AmeriHealth Caritas
- AmeriHealth Northeast
- Coventry Cares
- Gateway Health Plan
- Geisinger Health Plan
- Health Partners
- Keystone First
- United Healthcare Community Plan
- UPMC for You

All HMOs must all offer the same basic services. However, the HMOs are different and each may have some extra services not offered by others. To compare HMOs, enroll in an HMO, switch HMOs, or find out which HMOs are offered in your county, call Enrollment Services at 1-800-440-3989 or visit them on the web at www.enrollnow.net.

Accessing Behavioral Health Care Under MA: All children in Pennsylvania receive Behavioral Health care, including services like Therapeutic Staff Support (TSS) and Mobile Therapy (MT), through a Behavioral Health HMO (BH-HMO). Unlike with Physical Health HMOs, you do not have the ability to choose which BH-HMO your child enrolls in. Rather, each county in Pennsylvania is served by a designated BH-HMO. Depending on which county you live in, your child will be enrolled in one of the following BH-HMOs:

- Community Care Behavioral Health Organization (CCBHO)
- Community Behavioral HealthCare Network of Pennsylvania, Inc. (CBHNP)
- Value Behavioral Health of Pennsylvania (VBH)
- Community Behavioral Health (CBH)
- Magellan Behavioral Health (MBH)

Getting Care in an Emergency: In an emergency, you should get care from the closest hospital that can help you. The law requires providers offering these services to examine you to determine if your medical condition is life threatening and provide you with medical care until your life is no longer in danger.

I haven't received my enrollment card yet. What do I do if I need care?

If you received a letter telling you that you have been enrolled in MA but you haven't received an enrollment 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.

How do I find a provider in my area that accepts Medical Assistance?

If your child is enrolled in an HMO, you can contact the HMO directly to find providers in the HMO's network. Alternatively you can call Enrollment Services at 1-800-440-3989 to find out which providers accept your child's HMO. If you have a specific provider in mind, you can also call the provider directly and ask whether they accept your child's HMO.

If your child has an ACCESS card and is not enrolled in an HMO, 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 HMO when you make an appointment for care.

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

If your child is enrolled in an HMO, your best option is to call the HMO directly 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.

If your child has an ACCESS card, you will need to contact DPW directly with questions or problems you experience. The best way to contact DPW is through the MA Program Services Line at 1-800-537-8862. If you can't reach someone who can help you, call the Pennsylvania Health Law Project Helpline at 1-800-274-3258.

Here are some examples of times when you should call your HMO or MA:

- You didn't get an enrollment card and are not sure if you are covered
- You can't find a doctor in your area who will accept MA or you can't get an appointment
- You have questions about whether a service or product is covered
- You have a change in circumstance that may change your child's eligibility for MA (for example you get a job that will increase your income or you get married or divorced).

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

You have the right to ask that MA reconsider its decision to deny a service that your child's doctor has prescribed. This is true whether your child is enrolled in Fee for Service or a Medical Assistance HMO. Information on how to file an appeal is listed on your service denial notice. Alternatively, you can call DPW or your MA-HMO's member services line to find out how to appeal a service denial. The Pennsylvania Health Law Project is available to guide families through the appeals process. Contact our Helpline or review our guide to the MA appeals process for more information.

What if my child is dropped from MA coverage?

If your child is dropped from MA coverage, you have a right to receive a notice in the mail explaining why. This letter must also explain your appeal rights and contain instructions on how to ask for an appeal to challenge the termination of your child's MA benefits. If you do not receive a notice and you find out that your child's MA coverage has been terminated, contact PHLP immediately for assistance. You can also contact PHLP if you believe your child's MA was terminated improperly and you need assistance with the appeal.

What if I have more questions about Medical Assistance?

Contact the Pennsylvania Health Law Project Helpline at 1-800-274-3258.

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 call the Helpline at 1-800-274-3258.