

# Cascade Hemophilia Consortium

## Letter From Cascade Social Workers



### Happy New Year!

The season for open enrollment has ended and many of you have done the hard work of choosing your plan for the year. Then why are we talking about it in January? Because we have some helpful tips to make using your insurance throughout the year a smoother process. Please take the time to review them.

If you have questions about your individual situation, please don't hesitate to call us at 734-996-3300.

*Debbie* *Colleen*

Debbie Whelan, LMSW Colleen Joiner, LMSW

## Know Your Insurance Plan

### Deductible

The amount you owe for health care services before your health insurance or plan begins to pay. For example, if your deductible is \$1,000 your plan won't pay anything until you've met your \$1,000 for health care services subject to the deductible. The deductible may not apply to all services.

→ WHAT IS YOUR INSURANCE DEDUCTIBLE?

### Co-insurance

Your share of the costs of a covered health care service calculated as a percent (for example, 20%) of the amount your insurance allows for the service. You pay co-insurance plus any deductibles you owe. For example, if the health insurance or plans allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% will be \$20. The health insurance or plan pays the rest of the allowed amount.

→ WHAT IS YOUR CO-INSURANCE AMOUNT?

### Out-of-pocket Limit (or Max)

The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit; although some do.

→ WHAT IS YOUR OUT-OF-POCKET MAX?

### Where Does Co-payment Fit In?

Fixed amount (for example \$15) you pay for a covered health care service, usually when you receive the service. (Doctor visits, etc.) The amount can vary by the type of covered health care service regardless of whether or not you have met the deductible.

→ WHAT ARE YOUR CO-PAYMENTS?

Credit: [www.reginfo.gov](http://www.reginfo.gov)

## Cascade Staff

Stephanie Raymond, BA  
Executive Director

Michael Altese, PharmD  
Pharmacy Manager

Ted Beimel, PharmD  
Pharmacist

Devin Bromley, BS  
Pharmacy Technician

Susan Carlini, BSA  
Senior Accountant

Anne Dimitry, PharmD  
Pharmacist

Colleen Joiner, LMSW  
Social Worker

Amy Luczak, PharmD  
Pharmacist

Mary McClure  
Office Manager

Joanna Pangilinan, PharmD, BCOP  
Compliance Officer

Rudra Patel, BS  
Accounting/Administrative Assistant

Jordan Robertson, BS  
Pharmacy Technician

Chelsea Seal, BA  
Business Manager

Debbie Whelan, LMSW  
Social Worker

## Volunteer Board of Directors Officers

Steve Pokoj, JD (President)

Randi Clites (Vice President)

Rosanne Ososki, MSN, APRN (Secretary)

Michelle Sumerix, CRSP (Treasurer)

Amy Hepper, MD (HFM)  
(Executive Committee Member)

## Directors

Judith Andersen, MD

Mike Callaghan, MD

Laura Carlson, RN

Susan Lerch (HFM)

Megan Procario (HFM)

Stephanie Raymond  
Executive Director, Cascade

(Volume 3, Issue 1)  
- January 2018 -

## Cascade... A Trusted Partner in Your Circle of Care

517 West William Street  
Ann Arbor, MI 48103  
Hours: M-F 9:00 am - 5:00 pm  
Available for after hours emergencies  
Phone: 734-996-3300  
800-996-2575  
Fax: 734-996-5566  
www.CascadeHC.org  
info@CascadeHC.org



Cascade's Limited English Proficiency Language Assistance Services  
Language assistance services are available free of charge. Call: 1-800-996-2575

## Medicare and Identity Theft Protection

To protect seniors from identity theft, Medicare is requiring new Medicare cards that don't display a person's social security number. If you are on Medicare, expect your new cards in the mail beginning in April 2018 to April 2019. You do not have to pay for the new card. It will come directly from Medicare, and include your unique new Medicare number. (If you have an updated address, let Medicare know.) Please shred your old card for your protection and begin using your new card right away.

# How You and Your Insurer Share Costs

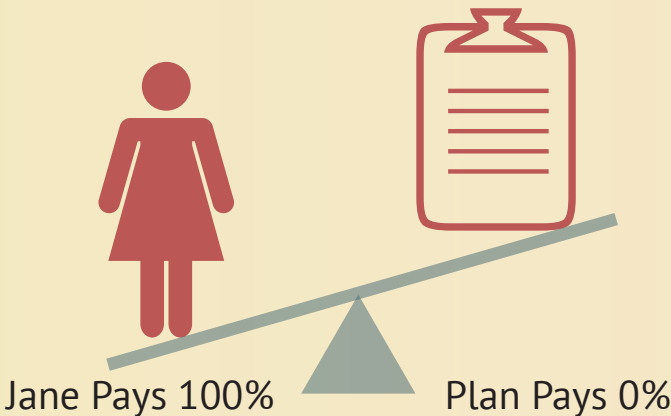
A Review of Jane Doe's Insurance Plan

Based on: [www.reginfo.gov](http://www.reginfo.gov)

## Beginning of Coverage Period

January 1st

### Before \$1,500 Deductible is Met

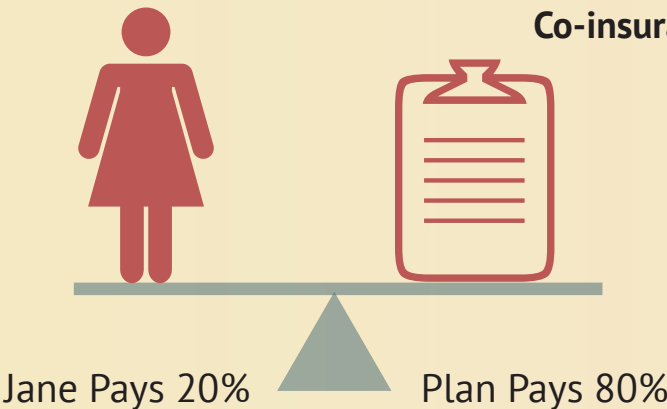


Jane's plan doesn't pay any of the costs.

Office visit costs:	\$125
Jane pays:	\$125
Plan pays:	\$ 0

## Deductible Reached

### \$1,500 Deductible Reached Co-insurance Begins



Jane has seen a doctor several times and paid a total deductible of \$1,500.

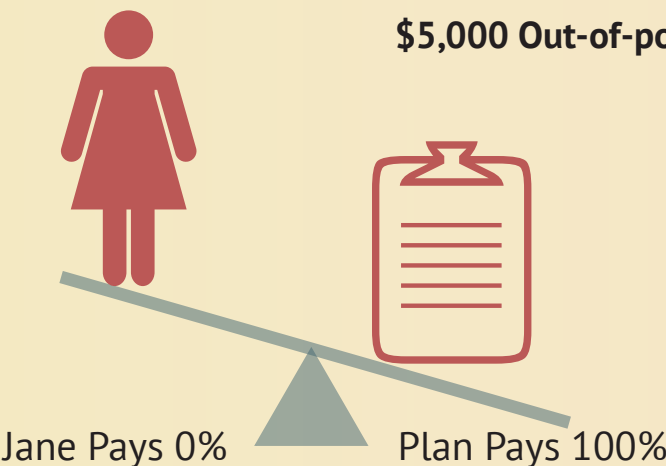
Her plan pays some of the costs for her next visit.

Office visit costs:	\$125
Jane pays 20% of \$125:	\$ 25
Plan pays 80% of \$125:	\$100

## End of Coverage Period

December 31st

### \$5,000 Out-of-pocket Limit is Met



Jane reaches her \$5,000 out-of-pocket limit.

Jane has seen the doctor often and paid \$5,000 in total.

Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs:	\$125
Jane pays:	\$ 0
Plan pays:	\$125

# Start the New Year Right!

## 2018 Insurance Checklist

### Understand Your Insurance

- ✓ Does your insurance require a Primary Care Physician (PCP) and referrals to specialists? If so, have you seen your PCP?
- ✓ Does your insurance cover your factor product and/or medication? Is your factor covered by the medical or pharmacy benefit?
- ✓ Many insurances cover preventative health services such as annual physicals, flu shots, and women's health, free of charge. Does yours?

### What are Your Out-of-Pocket Costs? Do You Need Help Paying Them?

- ✓ Review your deductible, co-insurance and co-pay costs. Can you afford them?
- ✓ Do you have an out-of-pocket maximum? Do the deductibles, co-insurance, and co-pays count toward your maximum out-of-pocket costs?
- ✓ Have you explored state programs such as BCMH (Ohio) or Children's Special Health Care Services (Michigan) to help with extra bleeding disorder expenses?
- ✓ Have you explored the Manufacturer's Co-pay Assistance Programs to help cover factor costs? (No income guideline required).
- ✓ If you have Medicare, have you explored assistance with costs? Ask your HTC or Cascade social worker if you qualify.

### Know Your Network! (Providers Approved by Your Insurance Company)

- ✓ Are all of your providers in your insurance network? (Primary Care, HTC, Specialty Pharmacy, Home-Care)
- ✓ Are you able to go outside of the network? If so, at what cost?

### Multiple Insurance Plans? Coordinate Your Benefits. It's the Law!

- ✓ Call all of your **insurance plans** and tell them about all other plans, as they will eventually find out about each other and deny your claims. Nobody wants a big bill coming back at you!
- ✓ Tell all of your **health care providers** about all of your insurance plans! There are rules about which plan is primary. Not following those rules could mean that you will be responsible for payment.
- ✓ Understand that Children's Special Health Care, BCMH or Medicaid are always the *payer of last resort*, when you have two or more plans.

## Is Your Insurance Changing?

### Tell Cascade Right Away!

Let ALL of your providers know right away if your insurance changes.

They may be out of network or your new insurance may require time-consuming prior authorizations for your factor.

Letting us know could save you a longer wait to get your factor/medications in the end!