What Happens When I Have More than One Insurance Plan? Do I Have to Do Anything?

Do you have insurance through your employer and also through your spouse or other family member? Are your children on both parents' insurance plans? Or maybe you have insurance through your employer and also have Medicare or Medicaid. When you have more than one insurance plan, there are very strict rules about which insurance must be used first, second, and even third. For example, you might prefer to use your spouse's insurance first because it has better coverage, however, if you also have insurance through your own employer, your

insurance is likely the one that has to be primary and your spouse's would be secondary. The rules that dictate what order your insurance plans must cover you are called Coordination of Benefits (COB).

The most important thing to know is, if you have more than one insurance plan, you are required to notify each of your insurance plans that you have other coverage. Once your insurance plans are aware of your other coverage, they will determine how the COB rules apply to your situation and which plan will be primary or secondary. Coordination of Benefits can be done by calling the number on the back of each insurance card or can usually be completed using the online portal for your insurance plans.

- ✓ Present all your insurance cards every time you receive services from a hospital, doctor's office, or pharmacy.
- ✓ Make sure you Coordinate your Benefits with all your insurance plans and keep them updated every time you gain or lose an insurance plan.
- ✓ Make sure you tell Cascade about every insurance plan you have and whenever anything changes. This will help the billing for your medications run more smoothly. We are always happy to help you with the Coordination of Benefits process.

Working with your insurance plans to coordinate your benefits will make sure you maximize the coverage you have and reduce your out-of-pocket costs. Coordinating benefits will also help you avoid costly mistakes down the road that can occur when benefits are used in the incorrect order.

Debbie Whelan, Clinical Care Manager

Cascade Hemophilia Consortium Mission The Purpose for Which the Corporation is Organized

To enhance the system of care for people with bleeding disorders and related complications, by assuring the lowest possible price for the full range of treatments, HIV and hepatitis related therapies and other medications available to treat their disease; to provide access to these medications for those without insurance or inadequate insurance coverage; to support the comprehensive hemophilia treatment centers in treating and educating consumers and their families so they may become knowledgeable and proactive in managing their own care; to fund research.

Notice: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-996-2575. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-996-2575. ىلااتلاا مقرلاب لااصتالا ءاجرلاا .أناجم كل قرفوتم قهوغللا قدعاسهلاو قمجرتلا تامدخ ناف ،قىبرعلا ملكتت تنك اذا :قظحالم (2575-996-1800)



Have You Ever Wondered...?

Dear Reader,

Have you ever gotten a request for information from a healthcare provider and asked yourself, "Do they really need this?" or "I gave this info to them last year" Sometimes forms and paperwork seem a little bit of a hassle, but there are many really good reasons why we request certain information from you.

We hope to answer the "why" in this edition of our newsletter. We asked our staff to take a deep dive into some of the most common questions and healthcare hiccups we see in our office year-round. Our goal is to answer your questions and help you become a more active and empowered participant in your healthcare.

Jordan Burkey



Drain Safe Ice Packs Available!

In response to some of our customers questioning the disposal of the traditional ice packs that come with each order. Cascade has purchased Nordic Ice drain safe ice packs. These ice packs are long-lasting, reusable, and can be easily disposed of after use. They have been tested and approved as "safe for drains". So simply tear open the pack and pour out when you're done!

You may receive a combination of ice packs with your order, so be sure to note the difference between the two.



Pharmacy Tech I Drain Safe

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Have You Ever Wondered...

Why Does the Pharmacy Need to Ask So Many Questions About My Order?

The easiest answer is that we are trying to provide the best care that we can for you and that involves gathering information about your health and medication status. To expand on that answer, we are also gathering information for multiple goals.

In many cases your insurance company requires specific information, including number of doses and recent bleeds, as part of their prior authorization process. For patients who can call us directly for their refills, we know that you may not interact with your HTC for several months. We want to capture any changes in your health and be able to share information with the HTC if needed.

As an ACHC accredited specialty pharmacy, we follow specific guidelines to ensure our patients are receiving the current, best standard of care.

I know there are times when it seems like we're prying or being nosy about your health, but we are really just trying to provide the best care we can!

Mike Altese, Pharmacy Director

What's the Big Deal? I Regularly Place My Order the Day Before I Need It.

I'll be honest, for most of my life I waited until the last minute to get my medications. I'd get busy, forget, or simply rather do something else. Well, that changed when I started working for Cascade.

I never realized that some medications, especially medications taken by people with bleeding disorders, require jumping through a few insurance hoops before being sent to your home. Insurance plans are becoming more and more complicated and many require us to obtain prior authorization, or permission, from them before we send your factor or medication out the door. These can take up to 2 weeks to be approved depending on your plan!

We understand that you'll have emergencies because, unfortunately, that's the nature of having a bleeding disorder. Nobody knows that better than you do. But if you are ordering your regular monthly supply or if you don't have an emergent bleed, please remember to call as early as possible or generally one week ahead.

We appreciate your help to ensure that your delivery is received when you need it.

Colleen Joiner, Clinical Care Manager: Education and Outreach

Why Does My HTC (and Cascade) Need to Know About My Bleeds?

It's not only because we care; we DO. But, it's extremely important your treatment team is aware of bleeding episodes so they can modify your treatment plan to your ever-changing needs.

Maybe you've started a new workout regimen or have lost weight. Good for you! As you may know, both can affect your hemophilia treatment plan.

Thanks to the new and improved treatment product we have available today, many of you are probably thinking, "This is way better than the way I used to treat!" You, my friend, are so correct! But treatment plans are developed based on your weight and activity level at your last comprehensive visit, so notify your HTC of any changes or breakthrough bleeds between those visits.

Your provider's goal is for you to have minimal to zero breakthrough bleeds so you can enjoy a more active life-style. Don't forget to let your HTC and us know of any changes. They care and so do we!

Stephanie Sibrel, Clinical Care Manager: Education and Outreach



The delivery ticket is the highlighted sheet of paper that is included in every order we send out, along with a pre-stamped envelope. This sheet contains information about the medication that was sent to you and when.

Your insurance company requires proof that the medication was received by you on that specific date by way of a signature. This verification is the only way insurance companies will accept that you really did receive the correct medication on that specific date. Our delivery ticket is equivalent to what you would sign if you went to your local drugstore to pick up a prescription.

Every now and then an insurance company will audit our pharmacy and will require us to show your signature as proof of delivery. Without it, an insurance company can refuse to pay for your order.

We know life gets busy and hectic and that you may not always be available to sign. In some cases, we can request delivery without obtaining a signature. But doing so makes it even more vital that you return your signed delivery ticket to us. Insurance companies are implementing stricter policies on what they accept as confirmation. In the past this wasn't required, but now we must provide an electronic or original signature.

Let us know if you would rather physically sign for your deliveries instead of returning our delivery tickets and we can arrange for your deliveries appropriately.

Devin Bromley, Chief Pharmacy Technician

