

# Navigating Health Insurance, Medicaid, and the PA Process

---

*Solanly Montero,*

Population Health Manager, CHW  
Brookside Community Health Center



BRIGHAM AND  
WOMEN'S HOSPITAL  
| The Lung Center |

# Health Insurance Plans

---

## Private Payers

i.e., NHP, BS/BS, Harvard Vanguard, etc.

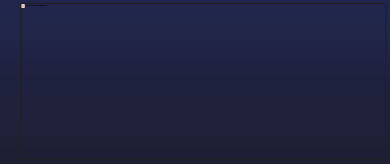
## MassHealth

A health-care program for people living in Massachusetts who get medical care in Massachusetts

i.e., Medicaid, Medicare

\*Over age 65

\*Disabled



# How to Navigate - Medications?

---

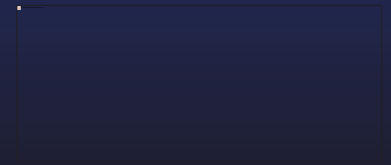
-90% of patients at Brookside HC have MassHealth

## Process:

1. Prescribe Medication
2. Check insurance plan for coverage

\*Medication Covered:

RX is sent to Pharmacy



# How to Navigate - Medications?

---

\*Medication Not Covered:

- Initiate PA
- Complete questions
  - diagnosis
  - Provider note
  - Other meds tried
  - Provider signature
  - Submit form via fax or website

<https://masshealthdruglist.ehs.state.ma.us/MHDL/pubdruglist.do>

# How to Navigate - Medications?

---

Medication is Approved:

- Notify patient

Medication is Denied:

- Provider can:
  - \*Change prescribed medication
  - \*Peer-to-peer conversation with insurance company

# Other Considerations

---

## Co-Pays

- \*Hard to determine

- \*Tiers

  - EPIC: flagged in red, alerts

  - Higher tiers = higher co-pays

  - Check new meds

  - i.e. Dulera, etc.

# How to Navigate Non-Medications?

---

## Non-Medications:

i.e. Spacers, PFM, Nebulizers, Hypoallergenic bedding

Air purifiers, Air conditioners,

## **Requirements:**

- Prescription
- Letter of medical necessity
- Provider note

# How to Navigate Non-Medications?

---

## Mobility Devices

i.e. Durable Medical Equipment (DME), Oxygen Concentrators

### Requirements:

- Prescription for Pharm/supplier
  - \*\*Apria, Lincare
- Letter of medical necessity
- ? Provider note



# Thank You

---

## Questions?