

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.

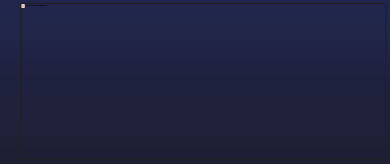
MassHealth

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?

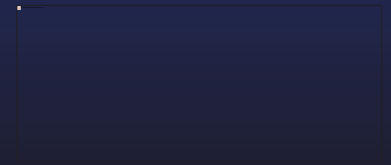
-90% of patients at Brookside HC have
MassHealth

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?