

KNOW YOUR PLAN

Know what type of health insurance plan your child has. For example, is it:

- ▶ Medicaid/LaCHIP/Healthy Louisiana (formerly Bayou Health)
- ▶ Qualified Health Plan (QHP)
- ▶ Health Maintenance Organization (HMO)
- ▶ Preferred Provider Organization (PPO)
- ▶ Other

TIP: Keep your child's insurance card with you at all times.

Know the important numbers on your child's insurance card:

- ▶ Policy Number
- ▶ Health Plan telephone number-look on the back of the insurance card (Customer Service)

Know the following about your child's Primary Care

- ▶ Your child's PCP/doctor's name
- ▶ Your child's PCP/ doctor's phone number
- ▶ Know if your child needs a referral from his/her PCP/doctor for special medical services, such as getting an X-ray or seeing a foot doctor. This is called *prior authorization*, which is an extra step the insurance companies require before they decide to pay for a service. Make sure your doctor's office contacts your insurance company and asks if they require prior authorization for the services your child needs.

Read Your Health Insurance Policy

Co-pays and deductibles are sometimes unclear; call your insurance company for help. A *co-pay* is the amount you may have to pay to see a doctor. The *deductible* is the amount you may have to pay before your insurance coverage begins.

- ▶ Know if there are services your child's plan will not cover or only pay a small amount. You can find this in the Exclusion and Limitation section of your policy. List any such services.
- ▶ Know why insurance claims can be denied. A *claim* is a request to an insurance company asking for payment.
- ▶ Make sure your child's doctor and the insurance company has updated information, e.g. address, phone number and policy number. Your claim may be denied if your insurance company or doctor has this information listed incorrectly.

TIP: Call your insurance company to find out why your child's claim may have been denied. You can appeal your

child's denial. Ask your insurance company what you need to do to appeal a denial.

Just remember it's easy to call your health insurance plan company; look on the back of your insurance card for the number. When you call, ask to speak with a case manager or care coordinator who can help you.

If Your Child Has Medicaid, Know Your Rights

Did you know you have the right to request a review of a Medicaid decision? This is called an appeal. Here are some tips on filing an appeal:

- ▶ Send a letter to Medicaid saying you want to appeal a decision. You can send the letter to :
Division of Administrative Law
Health and Hospitals Section
P.O. Box 4189
Baton Rouge, LA 70821-4189
(Fax) 225-219-9823
Or call: 225-342-5800 or
Complete an appeals request form online:
www.adminlaw.state.la.us/HH.htm
- ▶ Get a statement from your physician/doctor about why the services were needed.
- ▶ Appealing within 10 days of denial may keep services you are receiving from being cut.
- ▶ Waiting on a decision about the appeal can take up to three months.
- ▶ You can have a friend, relative, attorney, or other person represent you in an appeal if you choose.
- ▶ You may contact the Advocacy Center (1-800-960-7705) for help.

IF YOU HAVE A CHILD WITH A SPECIAL HEALTH CARE NEED

Did you know you can contact the Healthy Louisiana Help Line with Healthy LA enrollment questions, general information, appeals, assistance with navigating Healthy LA 5 Health Plans, etc.? Call or text: 1-504-300-5117 or email: kcscallan@gmail.com

TIP: Know if your child's Medicaid/Healthy LA/insurance coverage will continue due to Medicaid expansion or the Affordable Care Act when your child turns 19. Call your insurance case manager or care coordinator. You can also learn about other options at Healthcare.gov www.healthcare.gov.