your insurance refused to pay because they had not authorized the care.

You must tell your CSHCS providers about all your private insurances or Medicare coverage. Be sure to show them all of your insurance cards at each visit. The provider must bill all other insurances first, then CSHCS.

When Your Health Insurance Company Pays You Instead of the Provider

If your health insurance pays you, instead of the provider for services related to a CSHCS diagnosis, you must pay the provider or repay the Department of Community Health.

If you have any questions please call the CSHCS Family Phone Line at

1-800-359-3722.

Michigan Department of Community Health

MDCH

Jennifer M. Granholm, Governor
Janet Olszewski, Director

MDCH is an equal opportunity employer, services and program provider.
5,000 printed at $0.243 cents each with a total cost of $1,213.24.

Using Other Health Care Insurance with Children's Special Health Care Service (CSHCS)

Using Other Health Care Insurance with Children's Special Health Care Service (CSHCS)

CSHCS helps pay for medical care and treatment for CSHCS qualifying diagnoses. We want to help you understand how your CSHCS coverage and your other insurance work together. Using your other health insurance reduces costs for CSHCS, which in turn, helps preserve the program for everyone.

Other Insurance and CSHCS

Families can have private insurance, Medicare, or Medicaid at the same time as CSHCS coverage. Other insurances and CSHCS coordinate the covered benefits that are paid to providers for services related to the covered condition.

Changes in Insurance

It is important that you let us know when you have private insurance or Medicare, including enrollment in a Medicare Part D Prescription Drug Plan. It is also important to let us know when your insurance coverage changes or ends. Please report any changes in your insurance coverage to your local CSHCS office as soon as it happens.

If you are eligible for private health insurance or Medicare but can't afford it, or if you lose, or are about to lose your insurance coverage, please let us know. CSHCS might be able to help.

Network Providers

Private health insurance may be either a traditional health plan or a managed care plan. A managed care plan could be a Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), or a Point of Service arrangement.

Getting the most from Your Insurance Benefit

CSHCS families must use their private insurance coverage in a way that will get the most from the insurance benefit.

If your insurance plan requires you to use a "preferred" or "network" provider in order for your health plan to pay for a service, CSHCS also requires you to use a "preferred" or "network" provider offered through the insurance plan.

If you don't follow all your insurance rules, CSHCS cannot pay for those services.

Referrals

Your private health insurer or plan may require a referral from your doctor in order to cover specialized services or care. Be sure to check with your health plan to see if a referral is needed. CSHCS will not pay for any services