

## Steps to Take if Your Child Does Not Have Full Medicaid Coverage

### **A. Finding out if your private insurance covers metabolic formula**

Starting in January 2016, these steps should be taken to help you find out if your insurance policy covers metabolic formula. Please be aware this process can take several weeks. Insurance plans have different policies on covering metabolic formula, so you need to try out your own plan to see what is covered.

1. Parent/patient calls Metabolic Clinic at least two weeks before next formula order is needed.
2. Metabolic Clinic sends the formula prescription to the Durable Medical Equipment (DME) provider.
3. DME and clinic work together to request approval for payment from your insurance company.
4. If approved by insurance, the DME will call you.
5. Ask the DME, "Will I need to pay anything for this shipment?"
  - If the answer is **NO**:
    - Write down the name of the person who called as well as the date and time of the call.
    - Confirm your mailing address with the DME.
    - Ask when the formula shipment should arrive.
    - Ask if the DME will call you or if you have to call the DME for your monthly order.
    - Alert the clinic that your formula will now be covered by your insurance.
  - If the answer is **YES**:
    - Ask how much you would have to pay and document the reason (is it a copay, deductible, etc.)
    - Tell the DME, "Please cancel my order" if you are not willing or able to pay the amount at this time. If necessary, the clinic will supply free formula while you look into options for covering this cost, but only until September 30, 2016.
    - Contact the clinic immediately to order formula and you will receive it as usual while you make a decision about your choices. Remember, the option for getting free formula from the clinic will end next fall.
    - Talk with your dietitian about filing an appeal to the insurance company if formula coverage is denied.
    - Continue to look into payment options. Some examples include: following up with your insurance to see if there is a way to increase coverage, changing to another insurance plan during open enrollment, enrolling in CSHCS, and/or setting up a flexible health spending account.
    - Make a plan for covering formula costs before the free formula from the clinic stops on 9/30/16.

- **NOTE: Going through these steps now gives you time to learn about your private insurance benefits and decide if you need to look for other coverage options.**

## B. Finding out what your CSHCS Payment Agreement (FEE to join) would be

The following steps will help you estimate what your CSHCS Payment Agreement amount would be if you decide to join CSHCS. You can then compare it to the out-of-pocket costs not covered by your insurance:

1. Review the green CSHCS Payment Agreement Estimation Tool and follow the directions for estimating your yearly payment amount.
  2. Using your recent medical receipts and bills you paid for your child(ren) with a metabolic disorder, fill out the yellow Metabolic Condition Cost Calculator worksheet to estimate your yearly costs. Be sure to include the amount you were told is not covered by insurance when the clinic placed the formula order with the DME. Please note-- this is only a worksheet and NOT part of the CSHCS application.
  3. Compare the estimated CSHCS yearly payment amount with the total metabolic expenses you listed on the cost calculator worksheet to see if you would save money if your child enrolls in CSHCS.
- **NOTE: If you still have questions about how to understand your insurance coverage or other options to help cover the cost of formula, you may want to attend a training presented by staff from the Family to Family Health Information Center ([www.f2fmichigan.org](http://www.f2fmichigan.org)). Contact Jane Pilditch at [jpilditc@mphi.org](mailto:jpilditc@mphi.org) or 517-324-8391 for more information.**

## C. Learning how to enroll with CSHCS

If you might want to enroll your child with CSHCS, follow these steps:

1. Call the Metabolic Clinic social worker, Terry Geffen-Gold at 313-745-5350. Terry is in the office Tuesdays, Wednesdays and Thursdays. This step does not commit you to join CSHCS.
  2. Ask Terry to send a medical report to CSHCS.
    - All children (under age 21) receiving metabolic formula are eligible for CSHCS.
  3. You will receive a CSHCS enrollment packet in the mail.
  4. Complete the packet and mail it in the return envelope or to the address on the application. A CSHCS representative in your county health department can help answer any questions about the application.
- **NOTE: If you still have questions about CSHCS, please call the Family Phone Line at 800-359-3722 to speak with a parent who can help you. Asking for more information does not mean you have to join the program.**