



STATE OF MARYLAND

DHMH

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HEALTH OFFICER MEMORANDUM

DATE: October 21, 2013 **CCPC HO Memo #13-41**

TO: Health Officers
CRF Cancer Program Directors, Coordinators and Staff
SAHC CRF Program Directors, Coordinators and Staff

FROM: Courtney Lewis, M.P.H, Director
Center for Cancer Prevention and Control

RE: **Cigarette Restitution Fund Program / Cancer Prevention, Education, Screening and Treatment (CPEST) - Affordable Care Act Implementation**

This memo is intended to provide over-arching guidelines on how this program will operate with the implementation of the Affordable Care Act.

Program Operations

At this time, there is no information available regarding any possible impact to FY15 funding. The program will continue to serve eligible clients, **uninsured and underinsured**, as identified by the local program in their grant award through FY14. The CPEST is a payor of last resort.

CPEST Program staff should encourage potentially eligible clients to enroll into the Maryland Health Benefits Exchange during open enrollment period (October 2013-March 2014), and into (expanded) Medicaid. Programs may implement processes established within their health department/hospital to refer patients to these programs.

- Program staff should encourage clients to apply through the Maryland Health Connection to determine eligibility and enroll in a plan. This includes enrollment of eligible clients into (expanded) Medicaid.
- Clients should visit **MarylandHealthConnection.gov** or call 1-855-642-8572 to find out which plan is right for them.

Clients who *may be eligible* for the Exchange or (expanded) Medicaid, *but not enrolled* in the Exchange or (expanded) Medicaid *are allowed to enroll in the CPEST program* should they meet program eligibility requirements.

The CPEST programs should contact clients well in advance of their recall due date to assess for current eligibility and should encourage potentially eligible clients to enroll in the Exchange. If clients are not enrolled in the Exchange by the time their recall is due, they are eligible to receive program services if all other program eligibility requirements are met.

Allowable Reimbursement

Uninsured Clients-Fee for Service

For clients **not** enrolled in the Exchange or (expanded) Medicaid, pay fee for service for screening/diagnostic services, up to the allowable Medicare/Medicaid Reimbursement rate. Programs may reimburse for clinical services for an eligible client *initiating an application* for insurance at the time of their enrollment or recall to the CPEST program. If the client’s health coverage is retroactive and covers the CPEST services, the CPEST program may recoup funds for a paid service from a provider participating with the client’s health insurance, per the health department’s/hospital’s established processes.

Insured Clients-Patient Contribution Amounts

Local programs will have **discretion to develop their own policies to allow CPEST reimbursement for “contribution amounts”, that is co-insurance, copays, and deductibles, incurred as part of screening, diagnostic, and/or treatment services.** Local programs may choose not to pay contribution costs for insured clients. **Local program policies must be applicable to all clients.**

Paying Patient Contribution Amounts

Patient Contribution	Reimbursement	Maximum Allowable
Co-insurance for applicable procedures	<ul style="list-style-type: none"> Obtain the insurer’s Explanation of Benefits (EOB). Reimburse up to the allowable amount based on the CPEST Medicare/Medicaid Reimbursement Rates fee schedule 	Pay up to \$1,000 per client/per year
Copays for applicable procedures	<ul style="list-style-type: none"> Obtain the insurer’s Explanation of Benefits (EOB). Reimburse up to the allowable amount based on the CPEST Medicare/Medicaid Reimbursement Rates fee schedule 	Pay up to \$1,000 per client/per year
Service fees for applicable procedures due to the patient’s deductible not being met	<ul style="list-style-type: none"> Obtain the insurer’s Explanation of Benefits (EOB). Reimburse up to the allowable amount based on the CPEST Medicare/Medicaid Reimbursement Rates fee schedule 	Pay fee for service until the deductible has been met

Local programs may continue to pay the Maryland Health Insurance Plan (MHIP) premiums and co-insurance for **existing clients already enrolled in MHIP.**

Payor of Last Resort

CPEST should always be the payor of last resort for insured clients, only paying an amount *in addition to any amount paid by the insurance* that totals the allowable Medicare/Medicaid rate for a procedure. For example, if the Medicare reimbursement rate for a mammogram is \$60.00, the total bill for the mammogram is \$100.00 and the insurance only pays \$80.00 for the mammogram, **CPEST cannot pay for the difference in the bill because the Medicare reimbursement rate has already been met by the insurance**. Alternatively, if the insurance only paid \$40.00 of the mammogram bill, CPEST could pay up to \$20.00 for the mammogram bill to meet the Medicare reimbursement rate of \$60.00.

Unallowable Reimbursement

Do not pay **premiums** for clients with insurance, including those insured through the Exchange (but excluding MHIP as stated above).

If you have any questions, please feel free to contact me at 410-767-0824 or Barbara Andrews at 410-767-5123,

cc: D. Diane
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File

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