

CHAPTER 4

## Using MA to Pay for Healthcare Services



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Family to Family Health Information Center  
a project of the PEAL Center

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## Medical Assistance Services

- **Physical**
  - Hospital, physician, diagnostic tests, Rx, PT, OT, Speech, DME, medical supplies, “shift nursing”, home health aides, personal care services (may be family-directed)
- **Behavioral Health**
  - Inpatient psych, partial, outpatient, BHRS (wraparound), family based, RTF, therapeutic camps
- **Services must be “medically necessary”**

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## EPSDT

Early & Periodic Screening, Diagnosis & Treatment

- Pennsylvania Medical Assistance must cover all healthcare services for children birth to 21 that are allowed under federal Medicaid law for children on MA are required services. However, some of these services stop at age 21. Examples are:
  - In-home nursing & home health aides for more than 1 hour a day
  - BHRS (wraparound), family based therapy

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## Medical Necessity

- Determined by information provided by individual's family & prescribing doctor
- Standards- meeting any one of these 3 is sufficient:
  - 1) Service/benefit will, or reasonably expected to, prevent onset of illness, condition, disability
  - 2) Service/benefit will reduce or ameliorate physical, mental, **development effects** of illness, condition, injury or disability
  - 3) Service/benefit will assist individual to achieve or **maintain** maximum functional capacity in performing daily activities, taking into account both the functional capacity of the individual and those functional capacities that are appropriate for individuals of the same age.

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## Writing Letter of Medical Necessity

- Must come from prescribing doctor
- List diagnoses & how they impair function
- Parent should assist by providing details to doc on child's functional limitations
- How will treatment/device treat the condition or improve or maintain function?
- Will child be able to use the prescribed device/equipment?
- Why are less costly alternatives not appropriate?

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## Physical- Health Choices HMOs

- Must enroll in HMO if in counties below-even if child has other insurance- unless child is in HIPP (where state pays for private insurance)

Adams	Bucks	Delaware	Lawrence	Perry
Allegheny	Butler	Fayette	Lebanon	Philadelphia
Armstrong	Chester	Greene	Lehigh	Washington
Beaver	Cumberland	Indiana	Montgomery	Westmoreland
Berks	Dauphin	Lancaster	Northampton	York

- HMO covers physical health services
- Covers Rx as long as drug on formulary
- Must use network providers (unless exception)

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**Physical: Access Plus- Fee for Service**

- For persons not in previous counties
- Select participating Primary Care Practice
- Obtain referral from PCP for specialty care and tests
- Can go to any provider that accepts MA

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**Family directed personal care**

- For families having problems getting home health aides to fill authorized hours
- Family can request authorization to recruit & hire their own aides (including adult siblings) rather than go through home health agency
- Salary can be higher because of lower admin costs
- Request through Special Needs Units
- Call PHLP @ 800-274-3258 for assistance

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