

CHAPTER 7

Private Insurance Coordination



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

Private Insurance & MA

- Medical Assistance is secondary coverage if child has other coverage
- If private insurance covers prescribed service, must use provider that accepts that private insurance because MA cannot pay provider unless they also accept the private insurance
- If provider also accepts MA (or MA-HMO), cannot bill family for copays or deductibles imposed under the private insurance

Coordination with Health Insurance Premium Payment Program "HIPP"

- MA may pay premium to add child to parent's policy- Called "HIPP"
- If sent HIPP questionnaire, must fill it out or else could lose MA
- If chosen for HIPP, parent effectively gets pay raise as premium for child's coverage no longer deducted from pay check.
- If chosen, child is disenrolled from HMO but keeps "fee for service" MA
- Call 1-800-644-7730 for more info

Autism & Insurance (Act 62)

- Certain insurance policies cover autism services including BHRS
 - Not including "self insured" policies
 - Not including out of state policies
 - Not including policies covering less than 51 employees
- If Act 62 applies, family must use provider that accepts child's private insurance
- Insurance might not accept MA authorizations
- ABA covered- including many wraparound programs

See PINK "Autism Insurance..."
