

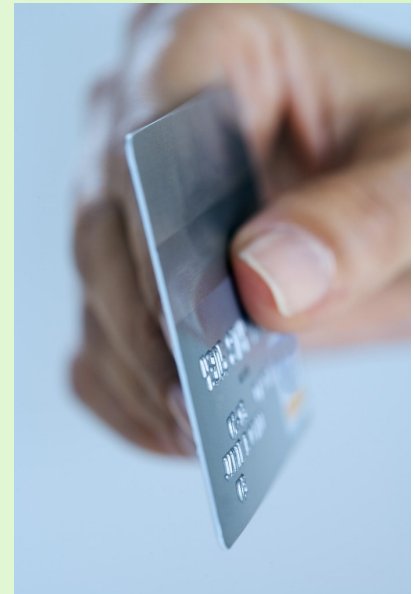
IHCP *bulletin*

INDIANA HEALTH COVERAGE PROGRAMS BT201565 SEPTEMBER 1, 2015

HIP to roll out real-time provider payment for some services

All members in the Healthy Indiana Plan (HIP) have a \$2,500 deductible and a Personal Wellness and Responsibility (POWER) Account similar to a health savings account, which is used to pay the first \$2,500 in claims for covered services. After the deductible is met, benefits are paid by the member's plan. Both the State and the member contribute to the POWER Account.

Beginning in October, HIP members can use POWER Account debit cards at the point of service to pay toward their deductibles for certain services received. This feature allows providers to be paid in real time and allows members to understand their healthcare expenses and manage their accounts. The act of paying for medical care directly at the point of service and obtaining a receipt educates the member about healthcare costs and highlights the value of having insurance. The State encourages widespread adoption and use of the POWER Account debit card by eligible providers.



■ Services that can be paid with the POWER Account debit card include the following:

- Behavioral health services
- Medical visits
- Vision services, excluding glasses*

**Note: Anthem members cannot use the debit-card process to pay for vision services at this time.*

■ Services that *cannot* be paid with the POWER Account debit card include the following:

- Preventive care and maternity services (these services are not subject to deductibles and, therefore, debit-card transactions would not apply)
- Durable medical equipment (DME)
- Glasses
- Hospital services (services billed on the UB-04 claim form)
- Prescription drugs
- Transportation services

Note: Member copayments cannot be paid using the debit card.

- Provider types that can use the debit card include the following:
 - Behavioral health providers
 - Health clinics
 - Physician offices
 - Vision providers
 - Dental providers*



**Note: Dental providers can accept debit cards and provide member receipts using the DentaQuest system, however they will not receive direct payment from the POWER Account.*

Debit-card payment processes for MCEs

The managed care entities (MCEs) serving the HIP program are prepared to begin processing point-of-service payments using POWER Account funds. MHS debit cards will operate statewide effective October 1, 2015, while Anthem and MDwise will roll out operations on a regional basis throughout the month of October. The Anthem and MDwise rollout is scheduled as follows:

- **October 1:** Southeast Region (Henry, Wayne, Rush, Fayette, Union, Franklin, Decatur, Jackson, Jennings, Ripley, Dearborn, Ohio, Washington, Scott, Jefferson, Switzerland, Bartholomew, Harrison, Floyd)
- **October 7:** Southwest Region (Vermillion, Parke, Putnam, Vigo, Clay, Owen, Sullivan, Greene, Knox, Daviess, Martin, Gibson, Pike, Dubois, Orange, Posey, Vanderburgh, Warrick, Spencer, Perry, Crawford)
- **October 15:** Central Region (Carroll, Howard, Grant, Clinton, Tipton, Boone, Hamilton, Madison, Hendricks, Marion, Hancock, Morgan, Johnson, Shelby, Monroe, Brown, Bartholomew)
- **October 22:** Northeast Region (Elkhart, LaGrange, Steuben, Kosciusko, Noble, DeKalb, Whitley, Allen, Miami, Wabash, Huntington, Wells, Adams, Blackford, Jay, Delaware, Randolph)
- **October 29:** Northwest Region (Lake, Porter, La Porte, St. Joseph, Newton, Jasper, Starke, Marshall, Pulaski, Fulton, Benton, White, Cass, Warren, Tippecanoe, Fountain, Montgomery)

Each MCE has systems in place to provide real-time payment. Using the debit card will result in usual and customary credit card transaction fees. The State is working with the MCEs to standardize MCE debit-card solutions to reduce the need for providers to use different processes for members based upon their MCE. The State's goal is to have a more standardized process in place in early 2017. However, in the interim, MCEs will reach out to providers to describe their POWER Account debit-card payment processes. Providers must bill according to MCE instructions. Some processes may require the real-time payment to be followed up by a claim submission.

You can learn more about each MCE's processing procedures by visiting their provider website or using the following links:

- [Anthem Debit Card Information](http://www.anthem.com/HIPdebitcard) at [anthem.com](http://www.anthem.com)
(<http://www.anthem.com/HIPdebitcard>)
- [MDwise Providers](http://www.mdwise.org/providers/mymdwise) at [mdwise.org](http://www.mdwise.org)
(<http://www.mdwise.org/providers/mymdwise>)
- [MHS POWER Account Resource Center](http://www.mhsindiana.com/for-providers/charging-a-power-account/) at [mhsindiana.com](http://www.mhsindiana.com)
(<http://www.mhsindiana.com/for-providers/charging-a-power-account/>)

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