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**To: All Indiana Health Coverage Programs Providers**

**Subject: Billing the Member for Covered Services**

## Overview

The Surveillance and Utilization Review Department receives many complaints from enrolled members who have been billed for services they believe should have been paid by Indiana Health Coverage Programs (IHCP). The IHCP provider agreement, which all enrolled providers have signed, requires that providers accept the IHCP payment as payment in full and prohibits providers from billing the member for any portion of the provider's charge that is not reimbursed by the IHCP. However, in some situations it is permissible to bill an enrolled member. The purpose of this bulletin is to highlight the circumstances when it is permissible to bill an enrolled member.

*Note: The following are the **only** times that it is permissible to bill an enrolled member.*

## Under what conditions may an IHCP provider bill an IHCP member?

An IHCP provider may bill an IHCP member only when the following conditions have been met:

- The service must be an IHCP non-covered service or a covered service for which the member has exceeded the program limitations for the particular service. The IHCP member must be informed, before receiving the service, that the service is not covered under the IHCP, and that the member is responsible for the charges.
- A provider may bill the member if the member failed to inform the provider of his or her IHCP eligibility.

- Providers may bill a member for any charges incurred before the date spenddown is met.

Spenddown members must incur medical expenses in the amount of their excess income each month before becoming eligible for IHCP.

- It is permissible to bill a member for any outstanding copayments, yet providers may not deny services to an eligible individual due to the individual's inability to pay the copayment amount on the date of service.

## **Additional Information**

Questions about this information should be directed to the Health Care Excel Surveillance and Utilization Review Department at 1-800-457-4515 or (317) 347-4527 in the Indianapolis local area.