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NEWSLETTER
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Medically Necessary Procedures

As with most plans it is mandatory for there to be a “medical necessity” associated with the payment of a claim. What that means is that there must be a condition associated with the need for the procedure or test. If a procedure is billed as “routine” then TASEBA like most plans will not pay for the procedure. Medically necessary is defined as a service a patient receives which is required to identify or treat an illness or injury that a physician has diagnosed or reasonably suspects. The exception to this rule would be the payment of benefits that are not medically necessary but are covered as a wellness benefit that would be defined and disclosed in the plan.

Accident and other Coverage Forms

Often after an accident or hospital visit the Foundation for Medical Care will send an accident form to the

patient for completion. If this form is not completed and returned the payment of the claim can be delayed. If you receive any correspondence from the Foundation for Medical Care please respond in a timely manner.

Physical Therapy Benefits

Often after an illness or an injury a physician may prescribe physical therapy for the ongoing treatment of a covered condition. Physical therapy as a standard of care is considered to only be effective for 60 days after the injury or illness. If a doctor prescribes therapy for a period longer than 60 days it will often be denied for the extended period. To insure coverage for extended days of physical therapy the patient should get prior authorization from the Foundation for Medical Care before treatment.

Major Medical Deductible and Carry-over

Most health plans have a major medical deductible that must be met each year prior to the plan paying for benefits. The major medical deductible begins on January 1st of each year. There is a carry-over provision in the TASEBA plan which states that if you have not met your deductible within a given calendar year, deductible amounts paid for services from October 1st thru December 31st will be carried-over into the next year for credit in that deductible year.

College Age Dependent Children

An employee's unmarried dependent child age 19 through 25 will be covered provided the child is enrolled as a full time student in a primary or secondary school, college, university, technical school or mechanical school, for at least (12) units or credits per quarter or semester. The system being used to determine eligibility of a college age dependent child by the Foundation for Medical Care is to request proof of enrollment at the time a claim is filed for the dependent. This will usually increase the time it takes to process a claim. Houston Insurance Services has been requesting from those dependents in this category to provide us with enrollment information each semester or quarter prior to a claim being filed so that the system will work faster and more efficiently.

Continuation of Coverage (COBRA Benefits and Notification)

A covered person is required to notify the Plan Sponsor within sixty (60) days of a qualifying event of which it would not otherwise be aware, such as divorce, legal separation, or loss of dependent status by a dependent child so that COBRA benefits can be offered to the ineligible person. If this notification is not done that ineligible person gives up their rights to COBRA benefits.

TASEBA Dual Covered Employees

If you and your spouse are both covered by a participating District in TASEBA, then through the internal "coordination of benefits" the deductibles and co-pays for you, your spouse, and eligible dependents will be waived. If you fall in this category, and are not receiving this benefit, please contact Houston Insurance Services at (559) 688-2874.

For the coordination of benefits through the prescription drug plan, you must pay your applicable co-pay for your prescription and submit the receipt to Houston Insurance Services and we will get those expenses reimbursed to you. This can be done monthly, quarterly, or annually at your request.

The TASEBA Newsletter schedule for 2004 is March, May, September and December

If you have a concern or comment you would like to see in the next newsletter please contact Houston Insurance Services at (559) 688-2874 or visit www.taseba.org on the web and click on the questions tab.