



December Health Bulletin

Getting approval before seeking health care services

Some plan benefits are payable only if the plan approves payment **before** you receive the services. These benefits are referred to as pre-service claims (also known as pre-authorization or pre-certification). American Health Group (AHG) administers the pre-certification process for the Arizona Public Employers Health Pool.

How Pre-certification Works

Pre-certification is a process to determine if hospitalizations, confinements in health care facilities, surgeries, and/or other health care services are medically necessary, as defined in the plan document. AHG's medical staff uses established medical standards to determine if the services meet or exceed accepted standards of care.

WHEN SERVICES *MUST* BE PRE-CERTIFIED:

1. Before all elective hospital admissions, including admissions for behavioral health issues (mental health or substance abuse).
2. Within 48 hours of any emergency admission.
3. Before obtaining durable medical equipment (DME) exceeding \$1,000 per item.
4. Before elective MRI and CT scans.
5. Before treatment of sleep disorders.

Refer to your plan document for a complete list of inpatient and outpatient pre-certification requirements.

Note: Some prescription drugs may require pre-certification through the prescription drug program.

How to Request Pre-certification:

1. Either you or your physician must call American Health Group at (800) 847-7605.
2. **Calls for elective services should be made at least seven days before the expected date of service.**
3. The caller should be prepared to provide all of the following information:
 - Employer's name
 - Employee's name
 - Patient's name, phone number, and address
 - Name of hospital/outpatient facility/other health care provider
 - Reason for health care service or supplies
 - Proposed date for performing services or receiving supplies

If additional information is needed, American Health Group will advise accordingly.

4. AHG will review the information provided, and will let you, your physician, the hospital/health care provider, and the claims administrator know whether or not the proposed health care services have been certified as medically necessary. AHG will typically respond to your physician or other health care provider by telephone within three working days of receiving the request. Medical records and/or other information may be required. The determination will then be confirmed in writing.

If your admission or service is determined not to be medically necessary, you and your physician will be given recommendations regarding alternative treatment options. You may also pursue an appeal by following the provisions described in the claim filing and appeals information chapter of the Arizona Public Employers Health Pool Plan Document/Summary Plan Description. Any denial or non-certification will be provided in writing.

If you have any questions, please feel free to contact the employee advocate at (800) 718-8328.



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Check Up On Your HSA—It Pays (Ten Extra Dollars)!

It's time to check up on your HSA. When you do, HealthEquity, APEHP's HSA administrator, will add an extra \$10 to your account. All you have to do is call to check up on your HSA *and* increase your contribution before Dec. 31, 2011. Consider it a year-end bonus.

Your free check-up covers everything you need to get the most out of your HSA, now and in the future. This includes information on:

- how to maximize your tax savings, so you keep more of your money and Uncle Sam gets less;
- interest accrual—your HSA earns interest just like a savings account...the more you contribute, the more you earn; and
- avoiding fees and optimizing your account settings, contribution amounts, and profile information.

Get Your 10 Bonus Dollars!

Call (877) 218-6784 to complete your check-up today—just be sure to say you're calling for your HSA check-up. Then, increase your contribution before Dec. 31, 2011, and HealthEquity will put a \$10 bonus in your account.

See rules and eligibility information at: www.healthequity.com/10.

Holiday Stressors

While everyone enjoys holiday celebrations, many of us—whether before, during, or after the holidays—also suffer from holiday stress or financial concerns. In fact, these are two of the more common problems treated in your free employee assistance program.

Please note that you may call any time, any day, or go online for confidential assistance, information, or resources:

<http://www.eappreferred.com>

(800) 327-3517



Would you like to win \$50?

Simply answer the questions below and submit your responses before *Friday, January 6, 2012* to:

Arizona Public Employers Health Pool or Fax: (602) 222-3878
333 East Osborn Road, Suite 300
Phoenix, Arizona 85012

Answer all questions *correctly* and you will be entered into the drawing. **GOOD LUCK!**

How can HDHP participants earn money in their personal HSA accounts?

What are some examples of services that must be pre-certified?

How can participants contact the pre-certification company for approval of medical services?

Name: _____ Phone number: _____

Address: _____ Employer: _____

If you have claims-related questions, please feel free to contact AmeriBen's dedicated customer service line at (866) 955-1485.