BASIC REFRESHER CLASS 2018 HANDOUT



APWU HEALTH PLAN

TOGETHER.
BETTER HEALTH.®

33rd Annual Open Season Seminar

Do I need a Precertification? High Option

Yes

- ✓ Applied Behavioral Analysis (ABA)
- ✓ Transcranial Magnetic Stimulation (TMS)
- ✓ Residential Treatment Facility
- ✓ Bariatric Surgery
- ✓ DME
- ✓ Genetic Testing (BRCA)
- ✓ In-patient Admission – Medical and/or Mental Health
- ✓ Skilled Nursing Facility (SNF)
- ✓ Speech Therapy
- ✓ Treatment Back/Neck Pain

No

- ✓ Acupuncture Treatment
- ✓ Chiropractic Care
- ✓ Maternity Care/Admissions
- ✓ Outpatient Services at VA
- ✓ Physical and Occupational Therapy

Do I need a Precertification? Consumer Driven Option

Yes

- ✓ Applied Behavioral Analysis (ABA)
- ✓ Transcranial Magnetic Stimulation (TMS)
- ✓ Residential Treatment Facility
- ✓ Bariatric Surgery
- ✓ DME
- ✓ Genetic Testing (BRCA)
- ✓ In-patient Admission – Medical and/or Mental Health
- ✓ Skilled Nursing Facility (SNF)

No

- ✓ Acupuncture Treatment
- ✓ Chiropractic Care
- ✓ Maternity Care/Admissions
- ✓ Outpatient Services at VA
- ✓ Physical, Occupational and Speech Therapy

High Option PPO vs. Non-PPO

EXAMPLE	PPO Physician	Non-PPO Physician
Physician's Charge	$150	$150
Our Allowance	$100	$100
We Pay	90% of allowance: $90	70% of allowance: $70
You owe: Coinsurance*	10% of allowance: $10	30% of allowance: $30
+Difference up to billed Charge?	No: $0	Yes: $50
Total You Pay	$10	$80

**** Example assumes deductible has been met.***

Consumer Driven Option PPO vs. Non-PPO

EXAMPLE	PPO Physician	Non-PPO Physician
Physician's Charge	$1,500	$1,500
Our Allowance	$1,000	$1,000
We Pay	85% of allowance: $850	60% of allowance: $600
You owe: Coinsurance*	15% of allowance: $150	40% of allowance: $400
+Difference up to billed Charge?	No: $0	Yes: $500
Total You Pay	$150	$900

**** Example assumes PCA has been used and deductible has been met.***