



# Bytes

A Semi-Annual Publication for Teachers Health Trust Providers

July 2006  Volume 1, Issue 2

## TRUST TidBITS

**HOLIDAYS** – The Teachers Health Trust offices will be closed for the following holidays:

Independence Day, July 3 and 4

Labor Day, September 4

Nevada Day, October 27

Veterans Day, November 10

Thanksgiving, November 23 and 24

Winter Break, December 25-29 and January 1

### TEACHERS HEALTH TRUST UPDATE

Improvements through new technology as well as improved communication have been the recent focus at the Trust.

The Trust is now up and running with imaging software which has increased productivity. This new software enables us to scan paper claims to a file and electronically load them into our claims payment system. Although this new technology greatly reduces Claims' turnaround time for paper claims, we continue to encourage electronic submission whenever possible. Please note that paper claims should always be used when submitting National Drug Codes (NDC) as electronic submission of claims does not currently support NDC codes.

The Trust has rewritten our Summary Plan Description (SPD) which is available on our Web site at [www.teachershealthtrust.org](http://www.teachershealthtrust.org). The goal of the rewrite is to make the SPD more user friendly for both our participants and providers of service. We are confident that you will find our new SPD easy to navigate and easy to understand.

Thank you for your participation in the Teachers Health Trust network.

**Want to reach more  
than 16,000 educators?**

**Advertise in Health Traxx.**

(See p.4 for detailed information.)

## TEACHERS HEALTH TRUST PARTNERS WITH RATIONALMED



The Teachers Health Trust (Trust) has partnered with Medco's RationalMed safety program to help bridge the information gap. RationalMed consolidates patients' pharmacy, lab and diagnostic information and uses the combined information to alert physicians via mail to the following contraindications:

- Under Utilization
- Duplication
- Over Utilization
- Drug Drug Interaction
- Duration
- Drug Disease Interaction

Two case studies show the potential for patient safety when the physician reviews and acts on the information provided by RationalMed.

### Case 1

47 year-old female with hypertension and asthma

- Patient is taking Meridia 10mg capsules for weight loss.
- Issue: The use of Meridia may exacerbate hypertension.
- RationalMed alerted physician (drug-disease contraindication alert).
- The Meridia was discontinued.

### Case 2

41 year-old female with depression

- Patient is taking Aviane for birth control and Trileptal.
- Issue: Decreased effect of Aviane may occur with the use of Trileptal.
- RationalMed alerted physician (drug-drug contraindication alert).
- The Trileptal was discontinued.

Patients are often prescribed drugs by more than one physician and often fail to provide their physicians with a complete and accurate listing of the drugs they are taking. This leaves physicians with inadequate information to prevent negative outcomes when prescribing new medications. For this reason the Trust has partnered with RationalMed to help fill the information gap. We trust that the additional information provided to you by the Trust and RationalMed will be utilized to assist you in your efforts to provide exceptional care for your patients. If you have any comments about the program, please share them with us by faxing them to the Trust Provider Relations Department at (702) 866-6121.

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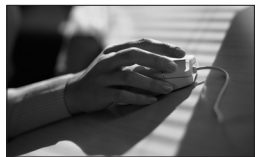
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## Step by Step Help in Registering for the Teachers Health Trust Web site

The Trust Web site gives you quick and easy access to check eligibility and claim status for Teachers Health Trust patients. Avoid waiting on hold by logging on today!

1. Go to our Web site at [www.teachershealthtrust.org](http://www.teachershealthtrust.org).
2. Click on **Registration**.
3. Click on **Provider Registration**.
4. Enter your Federal Tax ID.
5. Skip Universal Provider ID.
6. Enter your first and last name, address and date of birth. Please note that you must enter your date of birth in the proper format, typing in the forward slashes as mm/dd/yyyy.
7. Hit Next.
8. Choose both plan name and program by clicking on the drop down arrow and clicking on the words **"Teachers Health Trust"** for both areas.
9. Skip QNXT Provider ID and click on the **ADD** button.
10. Scroll down to the **QNXT View Account Information** tab half way down your screen.
11. Carefully review the requirements for your user name and password before entering. Confirm your password.
12. You may choose to enter information in the last box on this screen to remind you of your password at a later date.
13. Click the **SUBMIT** button.
14. In addition to completing the registration process on-line, you are required to complete a Web site access form. Click on the words **WEB SITE ACCESS FORM** to download the required form.
15. Print and complete the form; then fax it back to the Trust at (702) 866-6121.
16. **Congratulations!** You have successfully enrolled in the Trust's Web site.

You will be mailed a PIN number to use with your password the first time you log in to the site. Be sure to save your user name and password in a safe place until your PIN arrives in the mail. Once your PIN arrives, return to the site and click the **Login** link on the home page. One common error you should avoid is forgetting to type your password with upper and lower case letters as well as a number. Failure to type your password with appropriate upper and lower case letters will result in your inability to log in.

## Submit your Claims Electronically

You can greatly improve claim turnaround time by submitting your claims electronically.

Contact Emdeon, a provider of electronic claims services, at (877) 469-3263,

**option 1.** You may also e-mail Emdeon at [BusinessServicesSales@emdeon.com](mailto:BusinessServicesSales@emdeon.com).

The Teachers Health Trust's Payor ID# is 88019.

## Services Requiring Prior Authorization

MRI, MRA, PET & CT Scans

Blepharoplasty (*eyelid surgery*)

Botox Injections

Breast Surgery

Cosmetic Surgery

Dialysis

Durable Medical Equipment

(*valued at \$500 or greater*)

Durable Medical Equipment Repair and Replacement

Endoscopy & Upper GI

Hernia Repair

Home Health

Hospice

Hospital Admissions

Nasal Surgery

Nerve Conduction Study/EMG

Pain Management (*nerve blocks*)

Sclerotherapy (*vein surgery*)

Sleep Studies

Virtual Testing

### To obtain prior authorization:

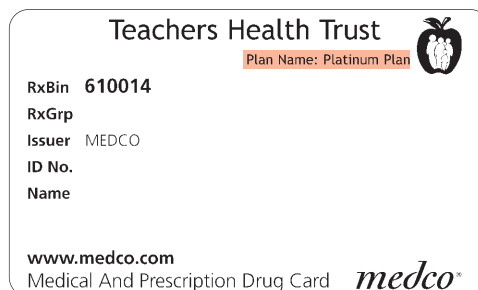
1. Call ENCOMPASS at 1-800-779-4158; or
2. Fax ENCOMPASS at 1-515-273-8780; or
3. Access the ENCOMPASS Web site at [www.encompassonline.com](http://www.encompassonline.com)

ENCOMPASS, our utilization review organization, provides on-site utilization review for participants who are hospitalized on an inpatient basis.

Failure to obtain authorization **prior to** the services being rendered (or within 24 hours of an emergency service) will result in the charges being denied and not billable to the patient.

# TRUST MEDICAL CARDS AND CO-PAYS

The following is an example of the Trust's *new* medical cards.



Teachers Health Trust has changed the name of our plans from PPO Plus and PPO to Diamond and Platinum plans.

To determine if your patient is enrolled in the Trust's **Diamond Plan** (PPO Plus) or the **Platinum Plan** (PPO), look for the plan name at the top right-hand corner of the participant's medical card.

<b>BASIC CO-PAYS</b>		
<b>In-Plan Benefits</b>	<b>DIAMOND Plan</b>	<b>PLATINUM Plan</b>
All Office Visits (Including Behavioral Health)	\$20 per visit	\$30 per visit
Urgent Care	\$20 per visit	\$30 per visit
Laboratory	\$0 if performed by network laboratory \$10 per test if performed by a network physician/provider	\$0 if performed by network laboratory \$15 per test if performed by a network physician/provider
Radiology & Diagnostic Procedures	\$10 per test procedure	\$20 per test procedure
CAT Scans	\$50 per test procedure	\$75 per test procedure
MRI	\$50 per test procedure	\$75 per test procedure
PET Scans	\$200 per test procedure	\$400 per test procedure
Outpatient Hospital/Surgical Facility	\$150 per surgery	\$200 per surgery
Outpatient Surgeon	\$125 per surgery	\$250 per surgery
Anesthesia	\$100	\$150
Assistant Surgeon	\$0	\$0
Hospital Observation	\$100 per day	\$150 per day
Emergency Room	\$100 per visit	\$200 per visit
Ambulance	20% co-insurance	30% co-insurance
Routine OB Care (Physician)	\$150 for all routine office visits and delivery	\$300 for all routine office visits and delivery
Inpatient Routine Newborn Circumcision	\$20	\$30
Inpatient Hospital/Facility	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission
Inpatient Surgeon	\$125 per surgery	\$250 per surgery
Anesthesia	\$100	\$150
Assistant Surgeon	\$0	\$0
Inpatient Visits	\$0	\$0
Allergy Testing	\$1 per test	\$2 per test
Allergy Antigens	\$1 per dose	\$2 per dose
Allergy Injections	\$5 per injection	\$10 per injection
Orthotics & Prosthetics (includes foot orthotics)	Participants are responsible for 20% co-insurance	Participants are responsible for 30% co-insurance
Durable Medical Equipment and Supplies	Participants are responsible for 20% co-insurance	Participants are responsible for 30% co-insurance
*Inpatient and Outpatient Hospice Services	Participants are responsible for 20% co-insurance	Participants are responsible for 30% co-insurance
*Home Health Care Visits (excludes pharmacy charges)	Participants are responsible for 20% co-insurance	Participants are responsible for 30% co-insurance
*Skilled Nursing & Rehabilitation Facilities (This is separate from hospital co-pay)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission
*Outpatient Dialysis Facility	\$20 per visit	\$30 per visit
*Outpatient Dialysis Physician	\$20 per visit	\$30 per visit

\* Effective September 1, 2006



## Pharmacy Points

This is a partial listing of drugs that have either become generic in 2006 or are anticipated to become generic this year. You will save your patients approximately \$600 in lower co-pays by prescribing Simvastatin, the generic for Zocor, when it becomes available in 2006. Teachers can obtain generic drugs absolutely free. Please help your patients watch their pocket books by prescribing generics whenever possible.

<b>Brand Name</b>	<b>Generic Name</b>
Flonase	Fluticasone Propionate Nasal Spray
Plavix	Clopidogrel
Xenical	Orlistat
Biaxin XL	Clarithromycin
Pravachol	Pravastatin
Zocor	Simvastatin
Zoloft	Sertraline
Zofran	Ondansetron

# CONTACT INFORMATION

## Teachers Health Trust

### *Eligibility, Benefits, Claim Information*

**Web site:** [www.teachershealthtrust.org](http://www.teachershealthtrust.org)

**E-mail Us at:**

[serviceteam@teachershealthtrust.org](mailto:serviceteam@teachershealthtrust.org)

**Phone:** (702) 866-6160

**Fax:** (702) 794-2093

**Mail Paper Claims to:**

Teachers Health Trust  
PO Box 96238  
Las Vegas, NV 89193-6238

**Send Electronic Claims to:**

Teachers Health Trust Payor ID 88019

**Hours of Operation:**

Mon. – Thurs. 8:00 a.m.-5:00 p.m.  
Friday 9:00 a.m.-4:30 p.m.

## Encompass

### *Medical Authorizations*

**Web site:** [www.encompassonline.com](http://www.encompassonline.com)

**Phone:** (800) 779-4158

**Fax:** (515) 273-8780

## Human Behavior Institute (HBI)

### *Behavioral Health Authorizations*

**Phone:** (702) 248-8866

**Toll-Free:** (800) 441-4483

## Medco

### *Mail Order Pharmacy*

**Web site:** [www.medcohealth.com](http://www.medcohealth.com)

**Phone:** (800) 818-2364

**Fax Prescriptions to:**

1 (888) 327-9791

**Drugs Requiring Prior Authorization:**

(800) 753-2851

## EMG and Nerve Conduction Studies

As of January 1, 2006, EMG's and nerve conduction studies require prior authorization. There was some initial confusion regarding this requirement. Some providers reported that Encompass communicated that prior authorization was not required for these services. This issue has been resolved, and Encompass will review requests for authorization. Please be aware that the Trust will consider these services for payment only when prior authorization is obtained and when performed and interpreted by a specialist in endocrinology, neurology, neurophysiology, orthopedics, pain management, physiatry, or urology.

## Virtual Testing

Virtual testing including virtual colonoscopies are covered under the routine/preventative care benefit which is limited to a maximum of \$300 per person per calendar year and requires prior authorization.

## Bariatric Surgery

The Trust will not cover expenses in connection with surgical or invasive procedures—or the reversal of such procedures—for treatment of obesity (bariatric surgery), regardless of associated medical or psychological conditions. The Trust does not cover expenses for the treatment of the complications resulting from bariatric surgery which include but are not limited to:

- Expenses for the reversal of bariatric surgery (band removal) or staple-line repair.
- Complications of bariatric surgery.

## Lifestyle Decisions Program

Beginning July 10, 2006, Lifestyle Decisions, our disease management program, will become an on-line "opt-in" health support services educational program. Lifestyle Decisions is a Teachers Health Trust program that focuses on empowering participants to manage their diseases through a variety of educational resources which include Internet resources as well as seminars hosted by the Trust. Some of our in-network providers will speak to teachers and their families on the topics of diabetes and cardiac disease management in the coming months. If you have suggestions on what the Teachers Health Trust can do to help you and your Trust patients manage their chronic diseases, please fax us your ideas at (702) 866-6121. The Teachers Health Trust strives to assist our participants in living happy, healthy lives through education.

## Provider Advertisement Opportunities

The Teachers Health Trust publishes *Health Traxx*, a 4-color quarterly newsletter that circulates to more than 16,000 educators of the Clark County School District. To view samples of *Health Traxx* publications, please log onto [www.teachershealthtrust.org](http://www.teachershealthtrust.org), and click on *PUBLICATIONS* to view samples of past newsletters.

If you are interested in advertising or would like more details on rates, multi-discount opportunities and page layouts, contact **Misti Brock, Publications Specialist**, at (702) 866-6165 or by e-mail at [mbrock@teachershealthtrust.org](mailto:mbrock@teachershealthtrust.org). Logo and ad design opportunities are also available.



## TEACHERS HEALTH TRUST

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