



# Bytes®

An Annual Publication for Teachers Health Trust Providers

January 2009



Volume 4

## TRUST TidBITS

**Holidays** -- The Teachers Health Trust offices will be closed for the following holidays:

President's Day:  
February 16

Spring Break:  
April 10

Memorial Day:  
May 25

Independence Day:  
observed July 3

Labor Day:  
September 7

Nevada Day:  
October 30

Veterans Day:  
November 11

Thanksgiving Holiday:  
November 25, open 8 to 10:45 a.m.,  
closed November 26-27

Winter Break:  
December 23-25

New Year's Holiday 2010:  
December 31-January 1

## Teachers Health Trust Update: New Retiree Health Trust

Dear Providers:

The Clark County Education Association has formed a newly organized plan known as the Retiree Health Trust (RHT), which will offer a benefit plan for licensed teachers who retire after January 1, 2009. Recent legislation has resulted in the inability of future retiring teachers of the Clark County School District to participate in the State of Nevada plan known as the Public Employees' Benefits Program (PEBP).

The RHT plan will be administered by the Teachers Health Trust (THT). The THT will utilize our current contract with your group to administer claims for retired teachers and their families enrolled in the RHT plan.

You will find a sample of the health card which will be presented by participants of the RHT plan on page 2. Please ensure that your staff is aware of this change so that when the card is presented it will be recognized and billing information can be updated in your system. On page 2 of this publication, you will also find a description of the plan benefits to assist you in understanding the plan and charging the correct co-pay/co-insurance to the participant.

The RHT plan will begin as a very small group and will grow each year as teachers retire from the Clark County School District.

If you have any questions regarding the RHT, please feel free to contact the Service Department at 702-866-6160 Monday through Thursday from 7 a.m. to 5:45 p.m. and Friday from 8 a.m. to 11:45 a.m.

Sincerely,

Teachers Health Trust  
Provider Relations Department

### Want to reach more than 18,000 educators?

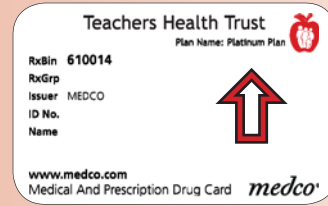
Advertise in *Health Traxx*. (See page 4 for details.)

Inside

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- 3 Services Requiring Prior Authorization
- 4 Contact Information • Pharmacy Points

# THT MEDICAL CARDS AND COPAYS

The following are examples of the various Trust medical cards. Look for the plan name at the top right-hand corner of the participant's medical card.



## BASIC COPAYS

In-Plan Benefits	THT DIAMOND Plan	THT PLATINUM Plan	RHT Plan
All Office Visits (including Mental Health)	\$20 per visit	\$30 per visit	\$30 per visit
Urgent Care	\$20 per visit	\$30 per visit	\$30 per visit
Laboratory	\$0 if performed by Quest Diagnostics, \$10 per test if performed by a network physician/provider	\$0 if performed by Quest Diagnostics, \$15 per test if performed by a network physician/provider	\$0 if performed by Quest Diagnostics, \$15 per test if performed by a network physician/provider
Diagnostic & Radiology Procedures	\$10 per test procedure	\$20 per test procedure	\$20 per test procedure
CAT Scans	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
MRI	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
PET SCANS	\$200 per test procedure	\$400 per test procedure	\$400 per test procedure
Outpatient Facility	\$150 per surgery	\$200 per surgery	\$200 per surgery
Outpatient Surgeon	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Hospital Observation	\$100 per day	\$150 per day	\$150 per day
Emergency Room	\$150	\$300	\$300
Ambulance	20% coinsurance	30% coinsurance	20% coinsurance
Routine OB Care (Physician)	\$150 for all routine office visits and delivery	\$300 for all routine office visits and delivery	\$300 for all routine office visits and delivery
Inpatient Routine Newborn Circumcision	\$20	\$30	\$30
Inpatient Hospital/Facility (including Mental Health)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Inpatient Procedures (Surgeon)	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Inpatient Visits	\$0	\$0	\$0
Allergy Testing	\$1 per test	\$2 per test	\$2 per test
Allergy Antigen	\$1 per dose	\$2 per dose	\$2 per dose
Allergy Injections	\$5 per injection	\$10 per injection	\$10 per injection
Orthotics & Prosthetics (includes foot orthotics)	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Durable Medical Equipment	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Inpatient and Outpatient Hospice Services	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Home Health Care	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Skilled Nursing & Rehabilitation Facilities (This is separate from hospital copays.)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Outpatient Dialysis Facility	\$20 per visit	\$30 per visit	\$30 per visit
Outpatient Dialysis Physician	\$20 per visit	\$30 per visit	\$30 per visit

## Services Requiring Prior Authorization

MRI, MRA, PET & CT Scans (prior authorization for each sequence is required)	Durable Medical Equipment (valued at \$500 or greater)	Nasal Surgery
Blepharoplasty (eyelid surgery)	Durable Medical Equipment Repairs/Replacements	Nerve Conduction Study/ Electromyography (EMG)
Botox Injections	Endoscopy & Upper GI	Pain Management (nerve blocks)
Breast Surgery	Hernia Repair	Sclerotherapy (vein surgery)
Cosmetic Surgery	Home Health	Skilled Nursing Facility
Dialysis	Hospice	Transplant and follow-up transplant services
	Hospital Admissions	Virtual Testing (when diagnosis is present)

To obtain prior authorization: 1.) call ENCOMPASS at 1-800-779-4158, 2.) fax ENCOMPASS at 1-515-273-8780, or 3.) access the ENCOMPASS website at [www.ENCOMPASSonline.com](http://www.ENCOMPASSonline.com).

### Obtaining Prior Authorization Can Be Easy!

ENCOMPASS, the Trust's utilization review organization, urges you to use the web to obtain prior authorization at [www.ENCOMPASSonline.com](http://www.ENCOMPASSonline.com). This method allows you to start a medical review, add updated clinical information to a case, check the status of a case, or ask a question whenever it is convenient for you. Avoid lost faxes and have access 24 hours a day through the web service. Make it easier on yourself: begin requesting prior authorization via the web today!

### Change to Timely Filing Policy

In the past, the Trust would allow claims to be submitted no later than six months from the date of service. **In order to better accommodate our providers, the Trust has recently changed its policy and will now accept claims submitted within twelve months of the date of service.**

Please remember that it is highly recommended that you submit your claims to both the primary carrier and the Trust simultaneously to ensure timely filing (as the twelve-month timely filing period will not be extended for coordinated claims). This will help to avoid denials related to timely filing while you are waiting for the primary carrier to process the claim and submit an Explanation of Benefits (EOB). Once the primary carrier has processed the claim, please submit a copy of the primary carrier's EOB to the Trust so that we may process your claim.

### You Can Help Your Patients Avoid the Wait for Lab Work

Quest Diagnostics is the first national laboratory to offer automated appointment scheduling. Now patients can schedule appointments for lab tests at times and locations that are most convenient for them. Automated appointments may be scheduled online or by interactive phone. To schedule an appointment at Quest Diagnostics, visit their website at [www.questdiagnostics.com/appointment](http://www.questdiagnostics.com/appointment) or call 1-888-277-8772 (24 hours a day, 7 days a week).

### Prior Authorization for Facility-Based Oral Surgeries

When a patient requires oral surgery to be performed in a hospital or ambulatory surgical center, please provide documentation explaining the medical necessity of such a service facility to the Trust Case Management Department via fax at 702-794-2093 prior to scheduling surgery. Please be sure to contact Case Management at 866-585-2273 to follow up on your authorization request. Verification that the procedure meets medical necessity guidelines and should therefore be performed in a service facility must be obtained from the Trust prior to the procedure date.

### Mammogram Copay Change

The Trust does not apply a copay to have mammograms administered; however, once a patient's annual \$600.00 preventative maximum is met, that patient may be responsible for the cost of the mammogram itself.

### Checking the Status of a Claim

You can check the status of your claim online at [www.teachershealthtrust.org](http://www.teachershealthtrust.org) or by calling the Service Department at 702-866-6160.

### Arbitration Form

The Trust has recently been informed by some participants that, before they could be seen in some providers' offices, they were required to sign forms agreeing to arbitration in the event that they were unhappy with the services rendered. The Trust understands that, as a provider, you have the right to require a patient to complete various forms or to refuse services. However, the Trust requests that you advise your patients of any patient waiver requirements at the time they make their appointments rather than once they arrive at your office.

### When Contacting the Trust, Please Be Specific

When contacting the Trust to verify benefits, please be specific in your request. Office procedures do not generally require prior authorization; however, if you plan to perform an office procedure, please specify what the procedure is so that the Trust can provide you with accurate information. Botox, nerve conduction studies, and virtual testing, for example, all require prior authorization, but the Trust cannot instruct you properly if it is not given the name of the specific procedure to be performed.

Durable medical equipment (DME) is another benefit that may require prior authorization, so specific information related to such items must be provided beforehand. When calling, please specify whether an item is new and valued at \$500 or more, is a repair, or is a replacement. If an item is valued at \$500 or more, regardless of whether it is a rental or purchase, prior authorization must be obtained. The more information you are able to provide to our Service Team, the better we will be able to guide you.

# CONTACT INFORMATION

## Teachers Health Trust (THT) & Retiree Health Trust (RHT)

*Eligibility, Benefits, Claim Information*

**Website:** THT: [www.teachershealthtrust.org](http://www.teachershealthtrust.org)

RHT: [www.rhtlvnv.org](http://www.rhtlvnv.org)

**E-mail:** THT: [serviceteam@teachershealthtrust.org](mailto:serviceteam@teachershealthtrust.org)

RHT: [serviceteam@rhtlvnv.org](mailto:serviceteam@rhtlvnv.org)

**Phone:** THT: 702-866-6160

RHT: 702-835-1240

**Fax:** THT & RHT: 702-794-2093

### Mail paper claims to:

Teachers Health Trust

P.O. Box 96238

Las Vegas, NV 89193-6238

Retiree Health Trust

P.O. Box 93266

Las Vegas, NV 89193-3266

### Send electronic claims to:

Teachers Health Trust Payor ID 88019

Retiree Health Trust Payor ID 26316

### Hours of operation for THT & RHT:

Monday – Thursday: 7 a.m. to 5:45 p.m.

Friday: 8 a.m. to 11:45 a.m.

## Encompass

*Medical Authorizations*

**Website:** [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*

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

**Phone:** 800-818-2364

### For Instructions on Faxing Prescriptions:

1-888-327-9791

### Drugs Requiring Prior Authorization:

800-753-2851



## Pharmacy Points

### Generic Versions of Imitrex and Pulmicort Are Now Available

Two generic versions of GlaxoSmithKline's migraine drug Imitrex® were released this November. The first generic released was the Imitrex® Injection from Par Pharmaceutical on November 6, 2008. Dr. Reddy's Laboratories released their generic Imitrex® tablets on November 24, 2008, after a patent settlement was reached with GSK. More generic options may be distributed in February of 2009.

At one point this year, two generic versions of AstraZeneca's asthma medication Pulmicort Respules® were available – one from Par Pharmaceutical and one from Israel-based Teva Pharmaceutical Industries Ltd. However, because of a temporary restraining order and patent infringement litigation settled on November 25, 2008, only the limited generic supplies previously shipped to the U.S. by Teva can currently be distributed. Those supplies will be dispensed until exhausted. Teva will resume the regular distribution of its generic Pulmicort beginning December 15, 2009, per an exclusive licensing agreement with AstraZeneca. Par's generic, previously authorized by AstraZeneca, has been discontinued as part of the settlement with Teva.

Sources: *Clinical Review* by Medco, Volume 4, Number 25. "Par Pharmaceutical Halts Shipment of Budesonide Inhalation Suspension" by PRNewswire; <http://www.marketwatch.com/news/story/Par-Pharmaceutical-Halts-Shipment-Budesonide/story.aspx?guid=%7B4041AF3F-6388-47AE-AC36-5BD1624A879F%7D>. "AstraZeneca, Teva settle generic Pulmicort dispute" by Thomson Reuters; <http://www.reuters.com/article/rbssHealthcareNews/idUSN2529857120081125>.

## Provider Advertisement Opportunities

The Teachers Health Trust publishes *Health Traxx*, a quarterly publication that enjoys circulation to more than 18,000 educators of the Clark County School District. To review a copy, visit [www.teachershealthtrust.org](http://www.teachershealthtrust.org) and click the *Health Traxx* link.



For advertising information, details on single and multiple issue rates or logo and design services (such as advertisement/page layouts), contact Brenda Kelley, Director of Public Relations and Health Promotions, at [bkelly@teachershealthtrust.org](mailto:bkelly@teachershealthtrust.org).

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