

Third Party Reimbursement in Ohio

Current Options; Future Approaches



What does Third Party Reimbursement for lactation services mean exactly?

- ◆ Third Party Payer (direct payment for services)

VS

- ◆ Third Party Reimbursement (reimbursement to parents for fees paid out of pocket)
- ◆ Many use these terms interchangeably; however there is a difference in terms.

What is 3rd Party Reimbursement?

Payment for services paid for by someone other than the individual.

Like Who? Insurance Companies

◆ Insurers paying Lactation Consultants directly as:

“In Network”

- Some insurers do credential IBCLC, but not all.
- Other state issued licenses make it easier.

“Out of Network”

- Risky. Depends on the insurer AND the specifics of an individual plan coverage.
- “DME” nontraditional & unique set up.

HSA/FSA

- ◆ Health Spending Account
- ◆ Flexible Spending Account
- ◆ Not exactly a 3rd party payer or reimbursement BUT a very common way currently to pay out of pocket for lactation services.
- ◆ Earnings set aside “tax-free” for spending on health related items.

Ohio

- ◆ Aetna allows IBCLC to join the network.
- ◆ Others may, but variable. It is worth trying
- ◆ Easier to join insurance networks with other healthcare licensure.
- ◆ Ohio has Medicaid Expansion. Caresource has allowed me to join the network for Marketplace Plans Only.

Employers

- ◆ Employer Sponsored Health Plan: Covered members AND employers carry *more weight* regarding what gets covered than providers do. Especially large employers.
- ◆ As an Employee Benefit separate from Health Plan Benefits.

-CLEO

-Maven Subscription

Grants

- Services are sometimes paid for via grant but it is not the point of this presentation.
- are looking at the 3rd Party Payers as *billable services*.

Why is this important?

- ◆ It's the LAW -ACA
- ◆ Its evidenced based.
- ◆ There are current disparities in access to care.
- ◆ Its important to the future of our profession.

What's the problem?

- ◆ The ACA is vague.
- ◆ It does not specify “who” should be providing lactation services.

Lack of Integration in the HealthCare System

- ◆ Lack of licensure?

- ◆ Medicaid/CMS regulations

-2013 update Amendment to the State Medicaid Plan

- ◆ We lack the right to practice autonomously in Ohio.

- ◆ Or do we?

Medicaid

- ◆ Currently IBCLCs cannot join Medicaid Networks.
- ◆ Met with State Level Medicaid Representatives
- ◆ Currently lactation services can only be billed via other Medicaid Providers or via WIC.
- ◆ CMS requirement based on the Social Security Act- 2013 update that states can amend their State Medicaid Plan.
- ◆ No states have done this thus far.

“National Survey of IBCLCs Looking at the Recognition of IBCLCs by
Health Insurance Providers in the United States.”

- ◆ Claims for lactation services are not routinely being submitted to insurance companies. That is what is meant by IBCLCs poorly communicated their health care activities.
- ◆ Insurance providers inconsistently recognize and reimburse lactation care.
- ◆ Compared with using IBCLC credentials for submitting an encounter, using another clinical license was the most successful strategy for achieving recognition of IBCLC consults ($p= 0.02$)

Why are healthcare providers licensed?

“Licensing is the formal recognition by a regulatory agency or body that a person has passed all the qualifications to practice that profession in that state. Typically, licensure requirements include some combination of education, training and examination to demonstrate competency. Licensure requirements also involve continuing education, training, and, for some, periodic re-examination.”

From the Association of State and Territorial Health Officials
Scope of Practice Tool Kit:

What is certification?

Certification is a credential that a practitioner may seek in addition to their primary qualifying degree and examination. For example, a physician may seek certification in a specialty (e.g., emergency medicine) in addition to his or her medical degree. Certifications are generally administered by national boards that specify the education, training, competency, and examination requirements to achieve certification and re-certification. Certification may or may not be required as part of the licensure process.” also from the Scope of Practice Tool Kit.

Where to go from here, Advocacy:

- ◆ Continued conversation with Medicaid.
- ◆ Follow House Bill 11
 - Engage Legislators
 - www.ohiochannel.org
 - I am planning to begin interviewing IBCLC in states with newly enacted licensure.

Reimbursement Resources

- ◆ ILCA –reimbursement toolkit.
- ◆ USLCA –toolkit, webinars and Advocacy
- ◆ Crash Course in Billing & Reimbursement for Lactation Consultant – the 2nd edition Donna Sinnott, Annie Frisbie, Paperless Private Practice.
- ◆ Next Level Lactation Online webinars billing & coding.