

Billing and Reimbursement: Challenges and Strategies



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Coverage: Private Insurance

- **Most private insurance plans must cover LARC methods without cost-sharing**
- **“Grandfathered” plans are exempt**
- **Some religious employers do not have to comply**
 - **Churches/houses of worship are exempt**
 - **Religious non-profits have accommodation**
 - **Certain for-profit corporations do not have to comply**

Coverage: Medicaid

- **“Traditional” Medicaid: family planning services and supplies covered without cost-sharing; state flexibility**
- **Family planning expansion programs**
- **Alternative benefit plans:**
 - **Most newly eligible under ACA Medicaid expansion get ABP**
 - **ABP must include women’s preventive services benefit**
 - **Non-expansion populations individuals in some states also get ABP**
- **Managed care: “freedom of choice” and carve-outs**

Coverage: Challenges

- Can use “reasonable medical management,” but exactly what that includes/excludes is poorly defined
- Can choose not to cover out-of-network (except when no in-network available)
- Can choose not to cover brand names if there is generic equivalent covered without cost-sharing; waiver process if generic not medically appropriate
- Unreasonable medical management, including step therapy, quantity limits, and prior authorization, is happening; advocacy is ongoing

Coverage: Tips

- Contact the National Women's Law Center's *Cover Her* hotline:
 - www.coverher.org
 - coverher@nwlc.org
 - 1-866-745-5487
- Make sure providers are coding appropriately
- If providers talk with insurance provider, they should ask whether the company has a waiver process in place
- Contact the payer's medical director; state agencies have a role to play

Cost: How it's Covered

- **Medical benefit: “buy and bill”**
 - **Pro: may facilitate offering same-day placement**
 - **Con: stocking cost**
- **Pharmacy benefit**
 - **Pro: less upfront cost**
 - **Con: may make same-day placement difficult**

Cost: Reimbursement Challenges

- **Medical management**
- **Timely payment**
- **Postpartum special considerations**
- **Adequate reimbursement for the device, insertion, removal, counseling, complications...**

Coming Soon: LARC Reimbursement Guide

- **Collaboration between:**
 - **American College of Obstetricians and Gynecologists**
 - **National Family Planning & Reproductive Health Association**
 - **National Health Law Program**
 - **National Women's Law Center**
 - **University of California, San Francisco, Bixby Center**
- **Explains the landscape of LARC insurance coverage and provides a resource for providers navigating reimbursement and other barriers**

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- Questions?