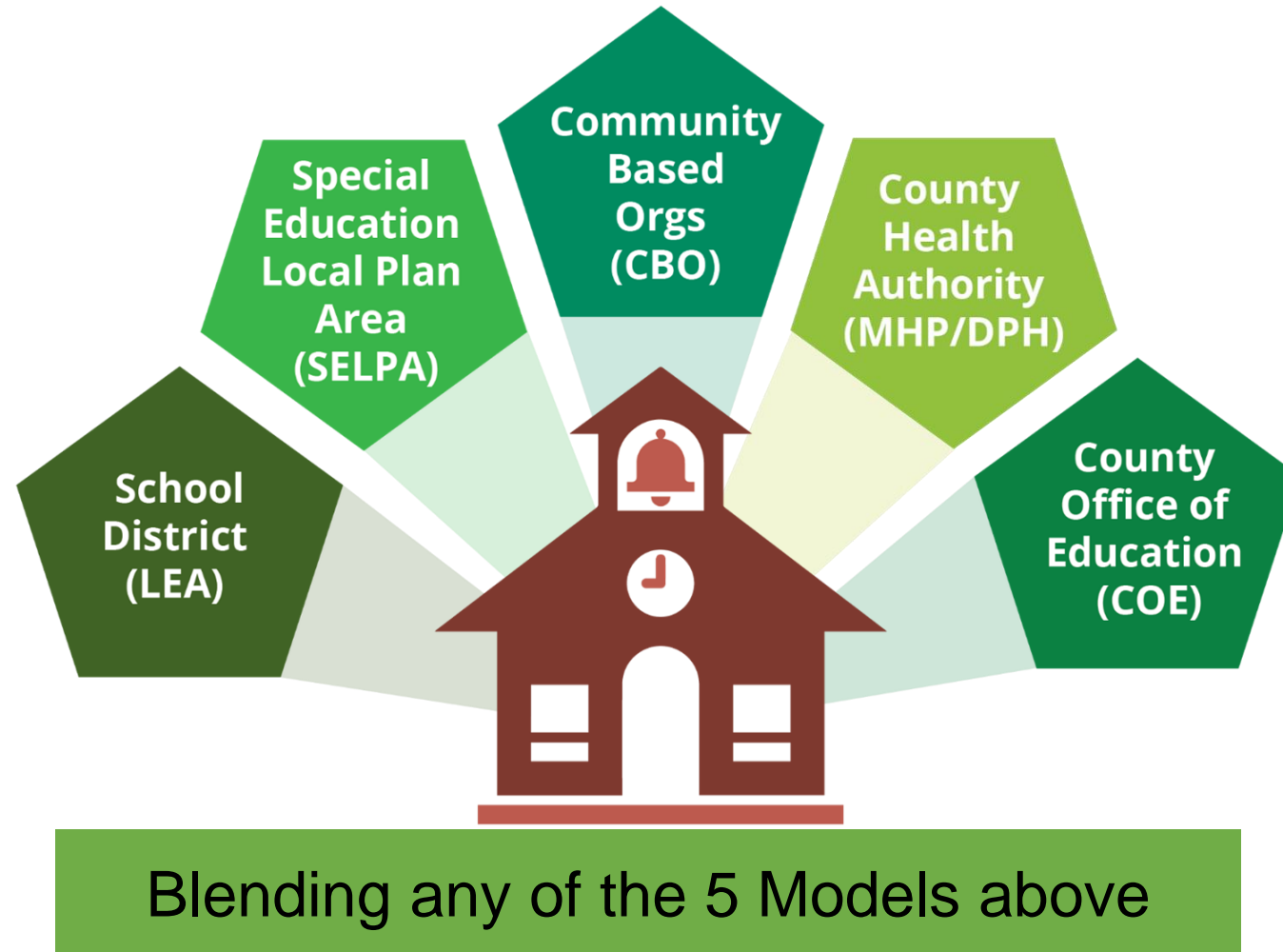


Commercial/Private Insurance Overview

Santa Clara County School-Based Billing Professional Learning Network
March 28, 2023

Models of Billing Connected to Schools

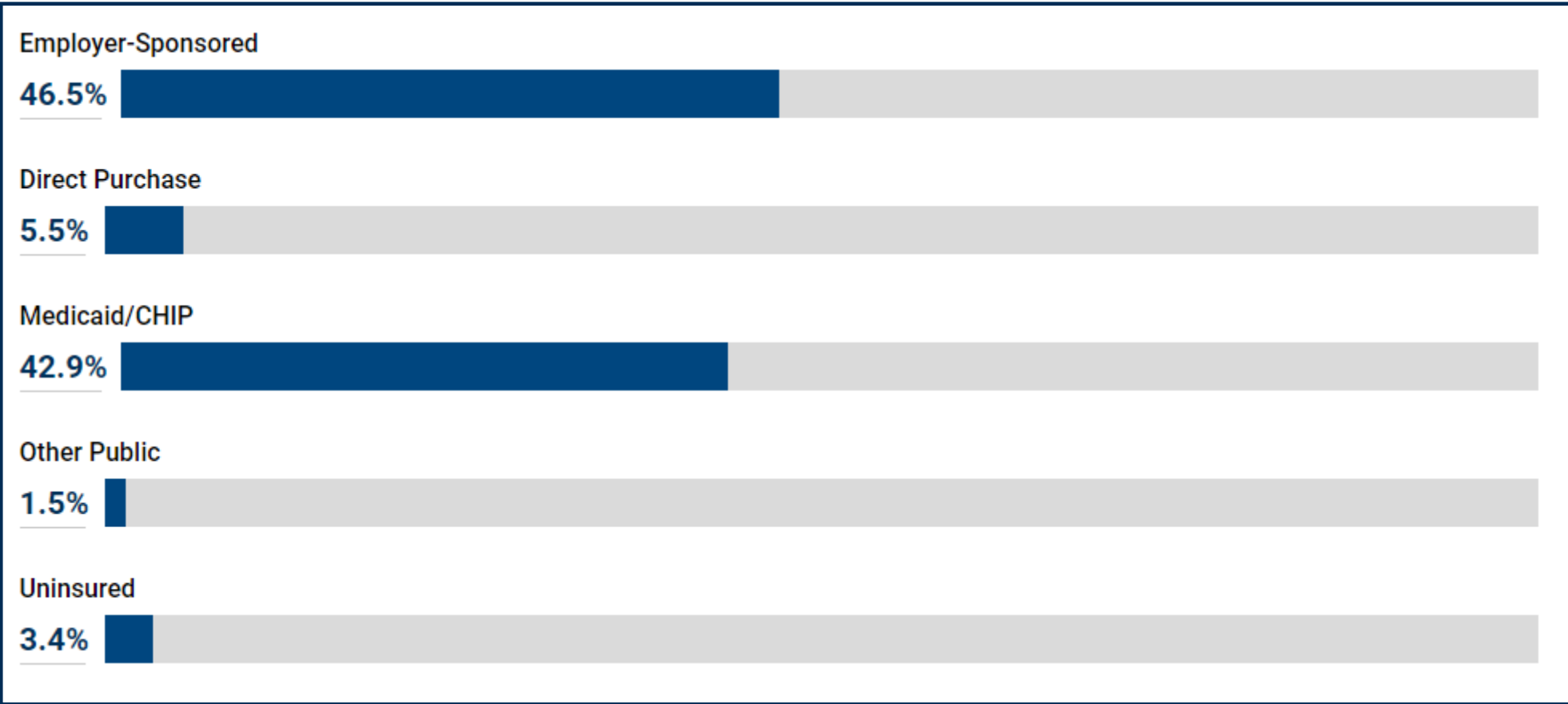


Commercial Health Insurance

- Also known as private health insurance
- Most common form of health insurance in the United States – more than 2/3 of Americans have commercial health insurance, mainly through an employer
- What is not considered commercial health insurance?
 - Medicare
 - Medi-Cal and CHIP
- Three common types of health insurance plans:
 - Preferred provider organization (PPO) plan
 - Health maintenance organization (HMO) plan
 - Exclusive provider organization (EPO) plan

Sources of Coverage for Children 0-18 in California

Over half of California children 0-18 have commercial health insurance — purchased directly by a family member(s) or through a family member(s) employer.



Source: "Health Insurance Coverage of Children 0-18," Kaiser Family Foundation, available at <https://www.kff.org/other/state-indicator/children-0-18/?currentTimeframe=0&sortModel=collid:Location,sort:asc>

What is the commercial insurance landscape in California?

- There are ~100 commercial health plans operating in California
- In California, some health plans have both a commercial line of business and a Medi-Cal line of business. Health plans with both lines of business include:
 - Blue Cross of California Partnership Plan (“Anthem”), Health Net Community Solutions, Kaiser Permanente and Molina Health Care
- Historically, most school districts have not billed commercial insurance for school-based services
- Find out what health plans operate in your county:
<https://wpso.dmhc.ca.gov/hpsearch/viewall.aspx>

What is changing for schools' ability to bill commercial health plans?

- The state is developing a school-linked statewide fee schedule for outpatient mental health or substance use disorder provided to a student 25 years of age or younger.
- The state will require each commercial health plan and the Medi-Cal managed care plans and Medi-Cal behavioral health delivery system to reimburse providers of medically necessary outpatient mental health or substance use disorder treatment provided at, or near, a school site to a student who is an enrollee of the plan
- Providers of medically necessary school-site services will be reimbursed, at a minimum, at the fee schedule rate regardless of network provider status (e.g., commercial plan coverage)
- Services provided as part of the fee schedule shall not be subject to copayment, coinsurance, deductible, or any other form of cost sharing
- The fee schedule will be implemented through a phased approach with phase one (early adopters) implementation beginning 1/1/2024. All school districts will be able to opt-in in early 2025.

Services included in the scope of the fee schedule (draft as of 2/14/23)

Category	Service
Psycho-education	Family-based behavioral health education Individual preventative wellness and skill-building Group/individual peer services Group wellness education and skill-building Health education by Community Health Workers Health education by Wellness Coaches Pre-clinical SUD intervention counseling Student discussion/support groups
Screenings and assessments	Screenings (initial) Screenings (secondary) SUD screenings Brief interventions (SUD) Assessments

Services included in the scope of the fee schedule (draft as of 2/14/23)

Category	Service
Treatment	Evidence-based therapies Family therapy Group therapy Individual therapy Crisis intervention SUD – group counseling SUD – individual counseling SUD – intervention SUD – crisis intervention
Care coordination	Case consultation Case management SUD – physician consultation

What are the outstanding questions about the fee schedule?

- What provider types will the fee schedule cover?*
- What will be the requirements/process for LEAs/IHEs, and their providers, to participate in the provider network?
- What will be the relationships between plans and school-linked providers (e.g., MOUs, contracts)?
- How will billing and claiming work (e.g., claims processing)?
- How will technical assistance be provided?
- How will oversight and quality monitoring be structured?

*While a list of provider types is not available yet, DHCS did indicate the fee schedule will include Pupil Personnel Credentials, similar to the LEA Billing Option Program.

What should school districts be thinking about now as they prepare for billing commercial health insurance?

- Does your school district collect student's commercial health insurance information?
- Does your school district have relationships or points of contact with commercial health plans serving large percentages of your children?
- What non-IEP behavioral health services are providers delivering to students? How do these services line up with the information shared by DHCS?
- What providers are currently delivering non-IEP behavioral health services to students?