STATE OF CALIFORNIA—HEALTH AND WELFARE AGENCY

PETE WILSON, Governor

DEPARTMENT OF HEALTH SERVICES
714/744 P STREET
P.O. BOX 942732
SACRAMENTO, CA 94234-7320
(916) 657-2941

September 19, 1994

TO: All County Welfare Directors
All County Administrative Directors
All County Medi-Cal Program Specialists/Liaisons

Letter No.: 94-104

OTHER HEALTH COVERAGE (OHC), CIVILIAN HEALTH AND MEDICAL PROGRAM OF THE UNIFORMED SERVICES (CHAMPUS)

This is to provide you with updated information about CHAMPUS and instructions for processing Medi-Cal cases where a beneficiary has been identified as having OHC through CHAMPUS.

COUNTY PROCEDURES

This letter should serve as a reminder to county staff that in no case should an OHC code "C" be removed or excluded from a Medi-Cal Eligibility Data System record for geographic reasons or due to a Medi-Cal eligible's lack of information regarding covered CHAMPUS benefits. For example, since CHAMPUS does not include elective abortions as a covered benefit, providers may bill Medi-Cal for these services, as they are instructed to do so in the Medi-Cal Provider Manual (See Enclosure 1). It is important that the OHC code "C" remains so that providers know to bill CHAMPUS for other covered services prior to billing Medi-Cal.

Additionally, the type of CHAMPUS plan the beneficiary is covered under should be identified on the DHS 6155, Health Insurance Questionnaire (i.e., TRICARE Prime, TRICARE Standard, TRICARE Extra).

Medi-Cal beneficiaries enrolled in the CHAMPUS TRICARE Prime plan should be coded with OHC code "C". Those beneficiaries who utilize TRICARE Standard or TRICARE Extra CHAMPUS should be coded with the OHC code "V".

CHAMPUS SERVICES

Question: What is CHAMPUS?

Answer: CHAMPUS is the Civilian Health and Medical Program of the Uniformed Services. CHAMPUS covers medically necessary costs of care from **civilian hospitals and doctors** when a CHAMPUS eligible can not get care through a military hospital or clinic.

Question: Who is eligible for CHAMPUS?

Answer: CHAMPUS is a health benefits program for all seven uniformed services: the Army, Navy, Marine Corps, Air Force, Coast Guard, Public Health Services, and National Oceanic and Atmospheric Administration.

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(916) 657-2941

December 26, 1994

TO: All County Welfare Directors
All County Administrative Directors
All County Medi-Cal Program Specialists/Liaisons

OTHER HEALTH COVERAGE, CIVILIAN HEALTH AND MEDICAL PROGRAM OF THE UNIFORMED SERVICES

On September 19, 1994, we released a letter to All County Welfare Directors and All County Administrative Directors on the above-mentioned subject. The letter was not numbered. At the request of the author, this letter is being reissued with a number.

If you have questions or require further information, please contact Margaret Hoffeditz of the Health Insurance Section/Cost Avoidance Unit at (916) 323-5243.

Sincerely,

ORIGINAL SIGNED BY

Frank S. Martucci, Chief
Medi-Cal Eligibility Branch

Covered persons include, but are not limited to:

* husbands, wives, and unmarried children of active-duty service members;

* retirees, their husbands or wives, and unmarried children; and

* unremarried husbands and wives and unmarried children of active-duty or retired service members who have died.

It should be noted that as a condition of CHAMPUS eligibility, individuals must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

Anyone needing additional information regarding CHAMPUS eligibility and/or restrictions should be referred to the Aetna Government Health Plans, CHAMPUS Division at 1-800-451-8552 (See Enclosure 2).

Question: What type of health plan does CHAMPUS offer?

Answer: As of February 1, 1994, all CHAMPUS health benefits in California are managed under the TRICARE health program which offers three options for securing appropriate health care services.

* **TRICARE Prime** is like a health maintenance organization (HMO) in that it features expanded benefits, no premiums, no CHAMPUS deductibles, and usually no claim forms. Any person eligible for CHAMPUS may enroll in TRICARE Prime (there are no residency restrictions). TRICARE Prime members must, however, use the TRICARE provider network.

* **TRICARE Standard** pays a lesser share of the cost of covered health care services obtained from a nonnetwork civilian health care provider. In addition, eligibles must also pay a yearly deductible. This plan does, however, offer a broader selection of providers.

* **TRICARE Extra** is like a preferred provider organization (PPO) in that CHAMPUS covers a higher portion of the covered health care services when a CHAMPUS Standard eligible uses the TRICARE Prime provider network. However, under TRICARE Extra, the required CHAMPUS deductibles apply.

Question: Where can CHAMPUS eligibles seek treatment?

Answer: CHAMPUS TRICARE standard eligibles living near military bases are encouraged to seek treatment at base hospitals or clinics. However, a CHAMPUS eligible may choose to seek treatment from a civilian hospital or provider (as long as the provider is a certified CHAMPUS provider). If this is the case, it may be necessary for him/her to obtain a "Nonavailability Statement" from CHAMPUS (even if being treated by a TRICARE network provider). Nonavailability Statements are needed for all inpatient and some outpatient surgical services. If a Nonavailability Statement is needed but not obtained, CHAMPUS may not pay for services. CHAMPUS eligibles having questions regarding Nonavailability Statements may be directed to Aetna Government Health Plans, CHAMPUS Division at 1-800-451-8552 (extension 3169) or the Health Benefits Advisor at the nearest TRICARE Service Center.

CHAMPUS eligibles enrolled in TRICARE Prime having questions regarding their plan may be directed to the nearest TRICARE Service Center or the Health Care Finders services at 1-800-242-6788.

Question: Are there other requirement for CHAMPUS coverage?

Answer: Medi-Cal eligibles identified as having access to CHAMPUS eligibility should be reminded that it is essential for them to be enrolled in the DEERS to qualify for benefit coverage. There is no cost for enrollment. As stated under Title 22, California Code of Regulations, Section 51005(a), Medi-Cal beneficiaries having entitlement to private health insurance must fully utilize benefits available through the private plan before utilizing Medi-Cal covered benefits. Therefore, as a condition of Medi-Cal eligibility, all CHAMPUS eligibles must be enrolled in DEERS. CHAMPUS eligibles having questions regarding DEERS enrollment may be directed to the California DEERS Enrollment Center at 1-800-334-4162.

Question: Where can a CHAMPUS eligible obtain benefit information?

Answer: Eligibles requiring benefit information or having questions regarding where they may find a CHAMPUS provider in their area may be directed to AETNA Government Health Plans, CHAMPUS Division at 1-800-451-8552 (extension 3169) or contact the nearest TRICARE Service Center and ask to speak to a Health Benefits Advisor or Beneficiary Services Representative.

Eligibles experiencing additional problems in obtaining services or having question regarding how other coverage CHAMPUS works with respect to Medi-Cal may be directed to the Third Party Liability Branch's Health Insurance Section at 1-800-952-5294.

If you have any questions or require more information, please contact Margaret Hoffeditz of the Health Insurance Identification/Cost Avoidance Unit at (916) 323-5243.

Sincerely,

Frank S. Martucci

Frank S. Martucci, Chief
Medi-Cal Eligibility Branch

Enclosures

CHAMPUS: Other Coverage Code C

After billing CHAMPUS, providers must attach a copy of the CHAMPUS Explanation of Benefits to each Medi-Cal claim. CHAMPUS pays 75 percent or 80 percent of allowable charges after a fiscal year deductible has been met.

Claims for Elective Abortions

Elective abortions (CPT-4 codes 59840 – 59852) are not benefits of CHAMPUS, and Medi-Cal does not require providers to bill CHAMPUS for these procedure codes before billing Medi-Cal. Therefore, providers may bill Medi-Cal directly for these procedures even though the recipient's card or eligibility verification indicates CHAMPUS coverage.

Federal Exemptions to Cost Avoidance

Federal law requires the Department of Health Services to exempt the following procedure codes for preventive pediatric services and prenatal care from Cost Avoidance. (Recipients with PHP/HMO coverage must be referred to the health plan for prenatal and preventative pediatric services.) Additionally, non-emergency medical transport services are rarely covered by insurance; therefore, they will also be exempt from Cost Avoidance. Providers are not required to bill Other Health Coverage before billing Medi-Cal for these services:

Pregnancy Care Services HCPCS Code	Preventive Pediatric CPT-4 Code		Pregnancy Care CPT-4/Medi-Cal-only Code	
Z1032	90737	99391	59000	59486
Z1034	99178	99392	59010	59501
Z1036	99381	99393	59011	59521
Z6200-Z6500	99382	99394	59020	59541
	99383	99432	59400	59561
	99384		59481	59581
			59485	59600 – 59619

REFERRAL TELEPHONE NUMBERS

CHAMPUS Eligibility/Benefits/Nonavailability Statements

Aetna Government Health Plans, CHAMPUS Division	1-800-451-8552
TRICARE Service Center/ Health Benefits Advisor/ Beneficiary Services Representative	nearest military base

CHAMPUS Provider Referral (network and civilian provider)

Health Care Finders Services	1-800-242-6788

DEERS Enrollment

California DEERS Enrollment Center	1-800-334-4162

OHC Coding Questions

Department of Health Services Third Party Liability Branch Health Insurance Section	1-800-952-5294