

BCMH Information Sheet: Steps to Meet Your Cost Share

Step 1: Look at the first paragraph of your denial letter to determine what date your child's case was denied. The denial date is **not** the mailing date of the denial letter.

Step 2: Count **back** 12 months from the date of your child's denial to determine the date you can begin adding your family's paid medical expenses. Example: If your date of denial was Sept. 16, 2007, you would go back to Sept. 16, 2006, to begin adding your paid medical expenses.

***If your cost share obligation is met in the 12 months prior to the denial date, your child's case will be reopened for the original effective date.**

Step 3: If you will not meet your cost share in the first 12 months, count **forward** 12 months from the date of your child's denial to determine the end date of your cost share time frame. Example: If your date of denial was Sept. 16, 2007, you could continue adding paid medical expenses until Sept. 16, 2008.

***The last payment that meets your cost share obligation is your child's new effective date.**

Step 4: Gather your family's non-reimbursable, paid medical expenses and list them on the Medical Expense Report in chronological order.

Step 5: Gather receipts for paid medical expenses \$100 and more. Acceptable receipts include: copies of cancelled checks, copy of credit card statements (block out account number) or a receipt or payment ledger from provider. Remember, Explanation of Benefits (EOBs) from your insurance company is not an acceptable proof of payment.

Things to Keep in Mind:

- ❖ Health insurance premiums were already deducted in the original financial determination, therefore, they can not be counted toward your cost share
- ❖ List provider co-pays separately on the Medical Expense Report
- ❖ List expenses in chronological order
- ❖ The effective date of BCMH is determined by the exact date the family meets their cost share obligation. The child will receive one year of BCMH coverage from their effective date
- ❖ If the cost share is not met within the 24-month time frame (12 months in the past and 12 months in the future from the date of denial), the cost share is voided and the family must re-apply.

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Examples of Countable Expenses

- ❖ Physician bills/hospital bills
- ❖ Prescription medications
- ❖ Therapies including occupational therapies, physical therapies and speech therapies
- ❖ Dental visits including orthodontia
- ❖ Vision care: eye exams, glasses, contacts and laser surgery
- ❖ Medical supplies for the child with special health care needs
- ❖ Disposable undergarments for children 5 and older
- ❖ Special formula
- ❖ Special food for children with PKU
- ❖ Some home modifications to make a house handicapped accessible
- ❖ Contractual agreements with providers for large medical bills. BCMH will count the entire bill if two consecutive payments have been made on the balance. The date the contract is initiated is the date the payment will be applied to the cost share balance

Examples of Non-countable Expenses

- ❖ Rent, mortgage payments, utilities, credit card payments, entertainment, groceries, etc.
- ❖ Over-the-counter medications
- ❖ Non-prescription vitamins and supplements
- ❖ Herbal remedies
- ❖ Dance, music, gymnastics or swimming lessons
- ❖ Travel, food or lodging

