



BCCPT:

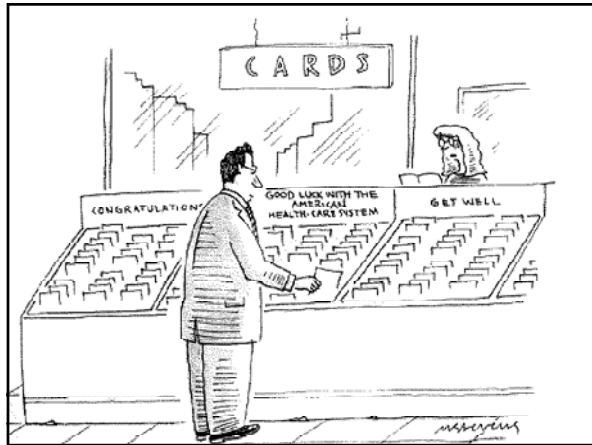
The Breast and Cervical Cancer Prevention and Treatment Program

A presentation by the Pennsylvania Health Law Project

PHLP Helpline: 1-800-274-3258

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What is the difference between HealthyWoman and BCCPT?

- HealthyWoman (50+) Project sites offer a wide range of women's health services to women age 40-64
- In addition to providing these services HealthyWoman is one gateway to BCCPT
- BCCPT a specific Medicaid program that offers full health coverage to women in treatment for breast & cervical cancer

BCCPT Eligibility Basics:

- "In treatment" for breast or cervical cancer
- Uninsured or no other "creditable coverage"
- Under age 65
- U.S. citizen or qualified immigrant
- Pennsylvania resident
- Income below 250% of FPL**

Case Scenarios

The worried young woman

- 28 year old woman calls your organization worried because she has pain and maybe a lump in her breast. She works as a waitress and has no health insurance coverage

"I already have a doctor"

- A 49 year old woman with no health insurance pays to see her doctor for annual check-ups. A breast lump is detected and she pays for a mammogram and needle aspiration and is found to have breast cancer. She has used up all her money.

How do you advise her?

Taking tamoxifen, arimidex, etc.

- A 57 year old woman diagnosed 2 years ago and treated lost her insurance coverage. She is currently on arimidex. Is she eligible for this program? What health services will be covered?

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In treatment?

- A woman recently got approved for SSDI and lost her MA. She's still in waiting period for Medicare and has no insurance. She has significant healthcare costs and is looking for help. She only found out she lost her MA when went to doc. She got a notice from CAO, but she didn't think it said anything about Medical--she can't find it right now.
- She'll be out of anti-inflammation pills in 6 days; she has torn rotator cuff and needs surgery. She was diagnosed with breast cancer 7 years ago. She is not in treatment now, but doctor recently found suspicious lump. She's going to doctor next week to see what status is.

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Advanced Metastatic Cancer

- A 35-year-old woman with advanced metastatic cervical cancer has just finished a course of chemotherapy. She requires medical visits, labs, and x-ray studies but is not currently receiving medication or radiation. She receives a notice stating her coverage is terminated because she is not in ongoing treatment.

Medicare Part A

- A woman diagnosed with cervical cancer and in treatment tells you she was denied BCCPT coverage because she has Medicare Part A coverage (and no Part B). Medicare Part A isn't good cervical cancer coverage since it only covers hospitalization.

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Bad Insurance

- 60 y.o. woman in active treatment for breast cancer has a bad health insurance plan. She has low income but owns a second home. Insurance paid \$1240 on a \$24,000 chemotherapy bill. Has \$80,000 in bills and already exceeded lifetime limit on insurance. She is turned down for BCCPT because she has valuable assets and already has insurance.

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Question 3. What is meant by the term "creditable coverage"?
Answer. The term "creditable coverage" is defined under the Act to have the same meaning as "creditable coverage" for purposes of HIPAA, but without regard to a medical care program of the IHS or of a tribal organization. A woman having the following types of coverage would be considered to have creditable coverage and would, therefore, be ineligible for the new Medicaid provision:
- A group health plan
- Health insurance coverage - benefits consisting of medical care (provided directly, through insurance or reimbursement, or otherwise and including items and services paid for as medical care) under any hospital or medical service policy or certificate, hospital or medical service plan contract, or health maintenance organization contract offered by a health insurance issuer.
- Medicare
- Medicaid
- Armed forces insurance
- A state health risk pool

Question 4. Are there any circumstances where a woman with creditable coverage could be eligible for this Medicaid provision?

Answer. Yes.

- Could have creditable coverage and be in a period of exclusion for treatment for breast or cervical cancer
- Could be in a waiting period for an HMO
- Could have exhausted lifetime limit in her plan, or yearly benefits for breast and cervical cancer treatment

Source: FAQs Breast and Cervical Cancer Treatment Act of 2000

Available at
[www. http://www.cms.hhs.gov/MedicaidSpecialCovCond/02/BreastandCervicalCancer_PreventionandTreatment.asp](http://www.cms.hhs.gov/MedicaidSpecialCovCond/02/BreastandCervicalCancer_PreventionandTreatment.asp)

The undocumented nanny

- Your neighbor knows you work in breast cancer advocacy and calls you. Her child care worker has noticed a lump in her breast. The woman speaks little English, has no health insurance, and is undocumented. How can you help her?

Emergency Medical Assistance for Immigrants

- Non-qualified immigrants must apply for emergency medical assistance
- Must document “emergency medical condition” – BCCPT always should be!
- Requirements available at www.phlp.org
- Approved on case by case basis; coverage for breast/cervical cancer treatment only

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Other cancers/situations

- Male breast cancer not covered
- Ovarian, endometrial cancer not covered
- No other cancers covered except breast and cervical

Coverage for medical follow-up

- A 48 year old woman, diagnosed with primary breast cancer, receives MA via the BCCTP as of Jan 1, 2008, and has surgery, reconstruction, and chemotherapy which is completed on Sept 1, 2008. She is estrogen receptor negative and is not put on tamoxifen. Her doctor tells her to come for a follow-up check-up in February 2009 at which time she will also need a mammogram. She receives a letter December 1, telling her that her Medical Assistance will terminate in 45 days.

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Coverage for medical follow-up 2

- Same as above, but she is on tamoxifen. She receives letter on December 1 and (a) mails it to the MD's office where it sits in a pile of medical record requests, or (b) she doesn't want to bother MD so she will bring it with her in February or (c) she drops it off at CAO 2 days before it is due and the physician cannot complete it in time. Jan 25th she receives a final notice of termination of MA.

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A bureaucratic mess

- 55 year old woman has been on MA due to a disability (not BCCPT) for the last 20 years. Now she is in the midst of chemotherapy but losing coverage because she is about to start getting an SSDI raise and her income will be too high. She wants to enroll in BCCPT via direct access but the doctor's office is unfamiliar with the program. She is afraid of missing chemo...

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I want the best hospital

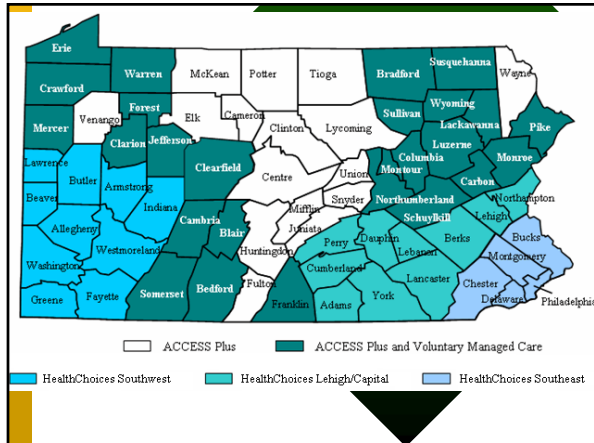
- 52 year old woman calls and is referred by Healthy Woman to Goodcare Hospital. She is diagnosed with breast cancer and wishes to go to Bettercare Hospital for her treatment. The physician at Goodcare wants patient to stay with Goodcare which made the diagnosis. Patient calls you to find out what her options are for pursuing her breast cancer treatment.

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Why doesn't everyone take this insurance?

- BCCPT is a Medicaid program
- BCCPT is a fee-for-service (not HMO) program, no matter where in the state the woman resides
- Providers in HealthChoices zones unfamiliar with fee-for-service billing

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Pharmacy billing and BCCPT Current methodology

- If drug administered in hospital outpatient clinic, cost of drug is included in all inclusive clinic fee
- Patient can be given a prescription and return to the clinic with the drug; clinic bills for visit or procedure
- If administered by a dispensing provider (doctor) in the office can bill MA program for the drug and administration of drug using NDC numbers, CPT codes, including J codes, will be rejected
- The "go-to" phone number: 800-558-4477 option 1 (pharmacy call center)

Pharmacy payments

- Specialty pharmacy program in effect January 2009
- DOES NOT include intravenous chemotherapy administered in office or cancer center
- DOES include some oral drugs used for advanced breast cancer treatment

Pharmacy payments

- Applies ONLY in the 42 Fee-for-service Counties
- Drug must be obtained from one of two preferred providers contracting with DPW
- Specialty pharmacy provider will bill DPW
- Drug will be delivered to the site of administration (doctor's office or home)

When to call PHLP

- Medical Assistance (BCCPT) denial and need help/advice on appeal of decision
- Women in need of emergency medical assistance
- Women with questions regarding issues of creditable coverage
- Uninsured

Call for help



- Pennsylvania Health Law Project
- 1-800-274-3258
- www.phlp.org

Statewide Information

- PA Dept of Health 1-800-215-7494
www.PAhealthywoman.com
- PA Department of Public Welfare
www.dpw.state.pa.us/
omap/bccpt/omapbccptbr.asp

Opportunities for Advocacy

- Publicize the program
- Medicare A
- Breast cancer does not discriminate on the basis of citizenship

Remember other options:

- HealthyWoman Project
- Other Medicaid programs
- PA Fair Care

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