

# Key Advantage

## The Local Choice Health Benefits Program Commonwealth of Virginia, Department of Human Resource Management Notification of Changes to Your Member Handbook Effective July 1, 2012 (and October 1, 2012 for certain school groups)

Keep this notification with your Key Advantage Member Handbook. This notification and your member handbook constitute a full and complete description of your coverage. You also may view or download the Key Advantage Member Handbook including this update from The Local Choice Web site at [www.thelocalchoice.virginia.gov](http://www.thelocalchoice.virginia.gov).

### **All Key Advantage plans have the following changes effective July 1, 2012 (or October 1, 2012 for certain school groups) except where noted:**

#### **I. GENERAL RULES GOVERNING BENEFITS (Page 19)**

##### **13) Out-of-Pocket Expense Limit**

When you incur the Out-of-Pocket Expense Limit for covered Medical and Behavioral Health services in a Plan Year, almost all other covered Medical and Behavioral Health services are paid at 100% of the Allowable Charge for the rest of the Plan Year.

*Expenses that **count** toward your Out-of-Pocket Expense Limit:*

- Deductible and Coinsurance for covered services from Providers and Facilities in your Anthem, BlueCard PPO, or ValueOptions networks.

*Effective July 1, 2012 (and October 1, 2012 for certain school groups):*

- Copayments, for covered services from Providers and Facilities in your Anthem, BlueCard PPO, or ValueOptions networks

*Expenses that **do not count** toward your Out-of-Pocket Expense Limit:*

- services or supplies not covered by the Plan;
- amounts above the Allowable Charge;
- amounts above the health Plan limits; and
- Copayments, Deductibles and Coinsurance for Routine Vision, Outpatient Prescription Drugs and Dental services.

#### **II. BEHAVIORAL HEALTH SERVICES AND EMPLOYEE ASSISTANCE PROGRAM (EAP) (Page 36)**

##### **Services Which Are Eligible for Reimbursement**

- 4) Autism Spectrum Disorder (ASD) and Applied Behavior Analysis (ABA) for ages 2 to 6 years.

Autism Spectrum Disorder means any pervasive developmental disorder, including Autistic Disorder, Asperger's Syndrome, Rett Syndrome, Childhood Disintegrative Disorder, or Pervasive Development Disorder.

Applied Behavior Analysis is an educational component of ASD, which may include the design, implementation and evaluation of environmental modifications, using behavioral stimuli to produce socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between environment and behavior.

### **Conditions for Reimbursement**

- 4) ABA services for the treatment of a member diagnosed with ASD must be defined in treatment plan from a licensed physician or a licensed psychologist who determines the care to be medically necessary. In addition, the service must be provided or supervised by a board certified behavior analyst who is licensed by the Board of Medicine. The prescribing practitioner shall be independent of the provider of ABA.

### **Special Limits**

- 3) ABA services for ASD are covered for children ages 2 through 6 with a \$35,000 annual limit on services.

## **III. WELLNESS AND PREVENTIVE CARE SERVICES (Page 39)**

*Administered by Anthem Blue Cross and Blue Shield*

**Coverage for Women's Preventive Care Services is included in your plan. These changes are in addition to and comply with the Affordable Care Act (ACA) Preventive Requirements.**

Effective October 1, 2012 for certain school groups and July 1, 2013 for all other TLC groups.

### **Services Which are Eligible for Reimbursement**

- 4) The following Women's Preventive Care Services are covered:
  - Well Woman Visits (currently covered)
  - Screening for Gestational Diabetes
  - HPV Testing
  - Counseling for Sexually Transmitted Infections (currently covered)
  - Counseling and Screening for HIV (currently covered)
  - Contraceptives and Counseling (includes pharmacy and medical contraceptives/sterilizations)
  - Breastfeeding Support, Supplies and Counseling (coverage will be added for pumps and supplies. Counseling is currently covered)
  - Screening and Counseling for Interpersonal and Domestic Violence (currently covered)



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