



## **AET PRODUCER FAQs**

### **1. How are mammograms and pap smears reimbursed?**

If the mammogram or pap smear is preventive and the patient meets the Health Care Reform guidelines for age and frequency, then it is paid at 100 percent of covered expense (deductible waived) when provided by an in-network provider. For any medical diagnosis or if the age/frequency guidelines have been met then the services will be reimbursed at regular plan benefits. For the ODS Prime plans that would be at 100 percent of covered expense (no co pay or deductible or coinsurance) and for the Select and Equity plans there will be deductible and coinsurance.

### **2. How are emergency room services paid?**

**Prime:** The emergency room services are paid at 100 percent of covered expense after a plan specific copay is applied. If the facility or any providers are out-of-network, the benefits will still be paid at the in-network benefit level up to the maximum plan allowable, but the member's out-of-pocket amount will apply to the out-of-network, out-of-pocket maximum.

**Select/Equity:** The emergency room visit is paid 80 percent (Select) and 70 percent (Equity) of covered expense after a plan specific copay is applied. All other services provided in an emergency room or in conjunction with the emergency room encounter will be subject to the deductible and in network coinsurance. If the facility or any providers are out-of-network, the benefits will still be paid at the in-network benefit level up to the maximum plan allowable, but the member's out-of-pocket amount will apply to the out-of-network, out-of-pocket maximum.

**HSA:** emergency room covered services are subject to the deductible and applicable coinsurance.



**3. What mental health services require preauthorization?**

Inpatient and residential treatment as well as partial hospital (PHP) and intensive outpatient (IOP) programs require preauthorization.

**4. If I receive a brand-name medication that has a generic formulation, what will I be responsible for paying?**

If you request, or if your provider prescribes a brand-name drug when an equivalent generic formulation is available, you will be required to pay the generic co-insurance, plus the difference in cost between the generic and brand-name medications.

**Example:**

Generic contracted rate = \$50

Brand contracted rate = \$100

Member pays = \$50 difference between brand and generic, plus their generic coinsurance

For questions regarding the coverage of brand medications call ODS pharmacy customer service at 855-294-1669.

**5. What is the procedure when a doctor states that a brand drug is medically necessary and there is a generic available. Will “no substitutions” on the script suffice or do they need to get preauthorization? If preauth is needed, does the doctor call customer service?**

Should the member or physician indicate that there is medical necessity for the non-preferred brand medication, then the ODS Clinical Team can review the request. If medical necessity is found then the difference in cost maybe waived and the member will pay the non-preferred copay.



A prior authorization request will be required in order for the dispense as written (DAW) exception request to be reviewed. This can be initiated by a call from the member, physician or pharmacy.

### Contact information

Contact name	Phone	Email
Agent appointments		
Harmony Ray	503-265-5618	<a href="mailto:odsagentdesk@odscompanies.com">odsagentdesk@odscompanies.com</a>
Medical benefit questions		
ODS Health medical customer service	855-294-1668 <i>ODS Health has set up a temporary voicemail system for your producer phone calls during this transition time. The ODS Health full customer service line will be activated as we near the 12/1 effective date. This is the correct number for members to call once coverage begins.</i>	
Pharmacy benefit questions	855-294-1669	
ODS Health pharmacy customer service	855-294-1669	
Other support questions		
Robin Hilleary	866-938-7561	<a href="mailto:hilleary@odscompanies.com">hilleary@odscompanies.com</a>
Matt Schnug	509-252-1412, 855-801-2989	<a href="mailto:schnugm@odscompanies.com">schnugm@odscompanies.com</a>