

ACA 2019: Summary Information for Providers - West Virginia

2019 Key Updates for West Virginia ACA

- All members will transition from tiered PPO to simple single tier EPO.
- New and improved plan offerings will be available.
 - BlueCard will still be in-network.

New Descriptive Plan Names

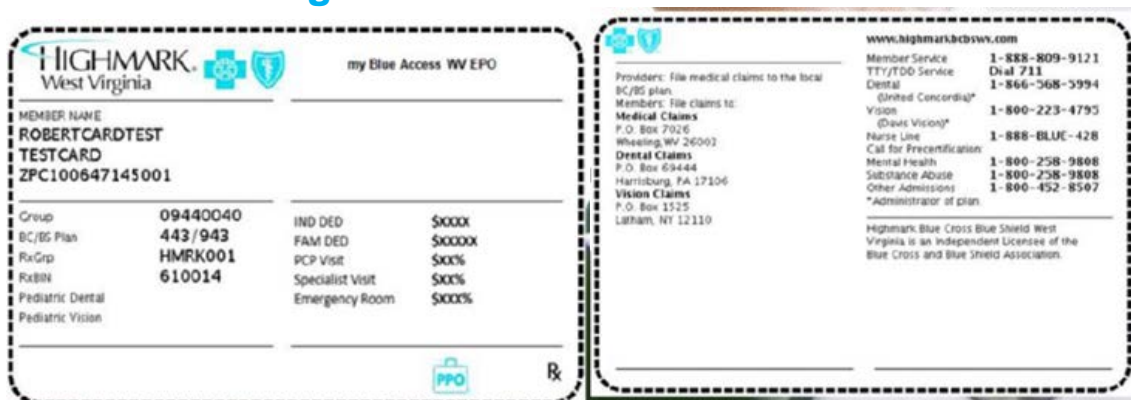
2018		2019		
<p>my Direct Blue EPO 7150S HIOS: 33709PA087000401 ONX Silver -01 base plan</p>	→	<p>my Direct Blue EPO <u>Silver</u> 2400 - <u>2 Free PCP Visits</u></p>	<p>Replace "S", "B", etc. with full metal name</p>	<p>Value-add benefit included in plan name</p>
<p>my Priority Blue Flex HMO 6900S HIOS: 83731PA006000905 ONX Silver CSR-05 plan variation</p>	→	<p>my Priority Blue Flex HMO <u>Extra Savings</u> <u>Silver</u> 600</p>	<p>Use FFM CSR term "Extra Savings" to signal CSR benefits</p>	<p>Modify plan name to reflect lowered CSR deductible</p>
<p>my Connect Blue WV PPO 2500S HIOS: 31274WV048000303 ONX Silver CSR-03 AI/AN plan variation</p>	→	<p><u>my Blue Access WV</u> EPO Silver 4450 <u>HSA</u> <u>AI/AN Limited</u></p>	<p>Introduce "my Blue Access WV" product name to WV</p>	<p>Replace "Q" and "QE" with "HSA" for QHDHPs</p> <p>Identify AI/AN plan variations</p>

For 2019, we are offering a new plan -- Silver 0 -- with a \$0 deductible.

Also note, some benefit provision changes:

- Certain plans will offer each member two “free” PCP visits, two “free” mental health visits, and two “free” substance abuse visits with no deductible, copay or coinsurance.
- Physical and Occupational Therapies limits are combined and provide for 30 rehabilitative visits and 30 habilitative visits.
- Speech therapy will have 30 visits each rehab and habilitative.
- Additionally, West Virginia has added a regulation for Chronic Pain to the normal limits:
 - The Benefit Limit for Physical Medicine is 20 Rehabilitative and 20 Habilitative visits per event for chronic pain (visit limits are combined with occupational therapy and spinal manipulations).
 - The Benefit Limit for Occupational Therapy is 20 Rehabilitative and 20 Habilitative visits per event for chronic pain (visit limits are combined with Physical Therapy and spinal manipulations).
 - The Benefit Limit for Spinal Manipulation is 20 visits per event for chronic pain (visit limits are combined with physical therapy and occupational therapy).

2019 West Virginia ACA ID card



Members and providers will notice changes to the ACA ID card for 2019. The enhancements for 2019 are mostly with the member cost sharing section on the front of the card explaining what a member is responsible for paying and include:

- Individual and Family deductible dollar amounts.



- If the service does not have a copay, coinsurance amounts will be displayed on the card.
- For health savings plans, all specific cost sharing is removed and replaced with “Deductible/Cost Sharing may apply”.
- Addition of the in-network deductible to the ID cards in the cost share section.