



Important Provider Notice



November 2022

Important Update Regarding Maximum Out of Pocket (MOOP)

Dear Provider:

Beginning January 1, 2023, per the CY 2023 Medicare Advantage Final Rule, Medicare Advantage Plans must calculate Maximum Out-of-Pocket based on the accrual of all cost-sharing in the plan benefit, *regardless of whether that cost-sharing is paid by the beneficiary, Medicaid, other secondary insurance, or remains unpaid.*

MOOP is a cost-sharing limit that once reached, triggers a Medicare Advantage plan to pay 100% of the allowed costs for covered Part A and Part B services. MOOP is accumulated as claims for Part A and Part B services are received, and finalized by, a health plan.

Historically, MOOP accumulations have primarily been tracked for Highmark Wholecare Medicare Assured Ruby members, as only actual member out of pocket costs were required to be tracked. In order to be compliant with the CY2023 MA Final Rule, we will begin tracking MOOP accumulations for Highmark Wholecare Medicare Assured Diamond members, as well.

As a reminder, our dually eligible Medicare Assured members shall not be held liable for Medicare Parts A and B cost-sharing when the appropriate state Medicaid agency or Community HealthChoices Plan (CHC) is liable for the cost-sharing. Providers further agree that upon payment from Highmark Wholecare Medicare Assured, providers will accept the plan payment as payment in full or bill the appropriate State source. Please make sure to follow Medicaid coverage and claims processing guidelines. Balance billing a dual eligible for deductible, coinsurance, and copayments is prohibited by Federal law.

Your Partner in health,

Highmark Wholecare

This information is issued on behalf of Highmark Wholecare, coverage by Gateway Health Plan, which is an independent licensee of the Blue Cross Blue Shield Association. Highmark Wholecare serves a Medicaid plan to Blue Shield members in 13 counties in central Pennsylvania, as well as, to Blue Cross Blue Shield members in 14 counties in western Pennsylvania. Highmark Wholecare serves Medicare Dual Special Needs plans (D-SNP) to Blue Shield members in 14 counties in northeastern Pennsylvania, 12 counties in central Pennsylvania, 5 counties in southeastern Pennsylvania, and to Blue Cross Blue Shield members in 27 counties in western Pennsylvania.