

New Ventures

A newsletter for YHP Medicare Participants

Volume 3, Issue 1

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Prescription benefit at 100%

Following an inpatient hospital stay or one-day outpatient surgery, prescription charges for a six month period are reimbursed at 100% for the first \$500 in expenses.

You must present the Medicare Explanation of Benefits for the hospital services or the hospital Discharge Summary when purchasing medication at the YUHS Pharmacy in order to receive the post hospital benefit. If documentation is not presented at the time of purchase, you will have to pay the 20% coinsurance amount and submit a claim with documentation to the Major Medical Processing Center for reimbursement.

Secondary Insurance Claims Processing

Some providers do not bill secondary insurances directly. Bills from these providers for balances due after Medicare payment has been made should be sent to **Hartford ITT**, not to YHP.

Please attach a copy of the correct Medicare Summary or EOB with the claim. You must indicate whether payment should be made to the provider of service or directly to you, if you have paid the provider.

Retiree Major Medical claims processing

Yale University Health Services (YUHS) has been processing retiree Major Medical claims for a full year. We trust that you have noticed a positive change in the timeliness and accuracy of the claims process. We will advise you of any procedural changes that we make in our ongoing effort to provide you with quality service. YUHS will continue to make every effort to provide timely and accurate processing of your Major Medical claims.

If you have any questions concerning coverage under the Major Medical plan, need claim forms or have questions about how a claim has been processed, call the the Processing Center at 203-432-7513. Claims are reviewed for medical necessity. To avoid unplanned expenses, contact YUHS before services are rendered if you are unsure of your coverage.

FROM THE YUHS RETIREE PROCESSING CENTER

Did you know . . .

- there is an annual \$100 deductible each calendar year
- there is a one year filing limit for submitting claims
- claims should be filed at least quarterly or can be filed monthly if you have large expenses
- each participant must use a separate claim form
- you should allow twenty-one days for claims processing
- only those items listed on the Major Medical Retiree Benefit Summary are covered expenses
- you must submit all related documentation with your claims for hospitalizations or one day surgery, i.e., discharge summary or Medicare Explanation of Benefits

Drop your claims here . . .

You can drop your Major Medical claim forms and bills at the boxes located on the first and fourth floors of Yale University Health Services (YUHS). You can also mail them directly to the Processing Center at the address printed on the claim form.

Claim forms can be obtained from the YUHS web site at:
www.yale.edu/uhs/menu/ffs/index.html

Send Hartford ITT claims to:

Hartford Senior Medicare Claims Administration Unit, P.O. Box 5036, Hartford, CT 06102-5036

Relief for caregivers

Are you taking care of a family member or know someone who is? Need a break? Want a little time to yourself? Taking care of a sick person can be overwhelming. Caregivers often develop stress-related illnesses and relief time allows the caregiver to regroup and then be able to carry on. There are two programs geared to helping caregivers.

The Connecticut Aging

Network is a free information and assistance program coordinated by the State of Connecticut and provided by Area Agencies on Aging.

The program offers:

- health insurance options - Medicare, long term care insurance

- information on all aging issues and services including financial assistance programs, respite care, in home services, adult day care, nutrition programs, senior centers
- eligibility screening services for financial assistance programs for persons 60 and over or under 65 and disabled according to the Social Security Act

For information on the programs offered, call 1-800-994-9422, or go to www.ctagingnetwork.org.

The Alzheimer's Association of Southern Connecticut

is dedicated to providing support and assistance to afflicted patients and their families and to research for the prevention, treatment and cure of Alzheimer's disease and related disorders.

Please call 203-230-1777 for information. The program provides an opportunity for those with a diagnosis of early stage dementia to learn to cope with their diagnosis and to share their experience with others facing similar challenges.

For more information on services available, visit www.ctalz.org or call the office in your area.

Alzheimer's Association

Southern Connecticut Chapter
Hamden office: 203-230-1777

Fairfield regional office:

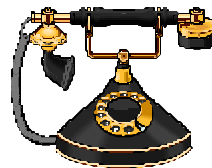
203-845-0010
or toll-free: 1-866-259-7628

Medicare Summary Notices and EOBs

Save your notices from Medicare for one year in case of billing discrepancies.
Do not send them to YHP as they will be returned to you.

Important Phone Numbers

Medicare/Retiree Coordinator	203-432-8134
University Retiree Processing Center	203-432-7513
YUHS Toll-Free Number (U.S./Canada)	1-877-947-2273
Member Services	203-432-0246
Internal Medicine	203-432-0038
Pharmacy	203-432-0033
Yale Benefits Office	203-432-5550
Social Security	1-800-772-1213
Medicare (enrollment/replace card)	1-800-772-1213
ITT Hartford* (billing/claims issues)	1-800-368-3653
American Financial Services* (to replace ITT Hartford cards)	203-949-1738



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*Identify yourself as a Yale Retiree, group AGP-1816