

# Frequently Asked Questions about the KHIA High Risk Pool

## ELIGIBILITY

**Q.** I am enrolled in Medicare Part A only. Am I eligible for enrollment in KHIA?

**If you are eligible for Medicare or Medicaid you may not have coverage under KHIA. It does not matter whether you are actually enrolled in Medicare or not, the criterion is eligibility.**

**If you are 65 or over and are not eligible to enroll in Medicare, please provide the written documentation provided by the Social Security Administration for not enrolling you in Medicare.**

**Q.** What do I have to provide as proof of eligibility?

**The application instructions specify the documents needed to prove eligibility both on the basis of health conditions and for federally defined eligibility.**

**Q.** Do you offer family coverage?

**No, coverage is offered for single only policies. All family members must qualify individually for KHIA.**

## ENROLLING UNDER FEDERALLY DEFINED ELIGIBILITY

**Q.** Will there be a gap in coverage between the ending of my COBRA policy and the effective date for the KHIA policy?

**If you meet the enrollment qualifications as a federally defined participant and provide proof from your COBRA carrier of your termination date under COBRA, there will be no lapse in coverage between COBRA and KHIA provided your completed application and premium payment are received prior to your termination date under COBRA. Coverage becomes effective the day after your COBRA termination date. If your COBRA terminates on a day other than the first of the month and a full month's premium payment has been made, you will receive a credit towards your next month's premium.**

## CHOOSING A PLAN DEDUCTIBLE

**Q.** Which deductible option do you recommend that I choose?

**We cannot recommend a deductible option to you. However, there are some questions you can ask yourself that may help you decide. You always have to be able to pay your monthly premium, so which deductible option can you afford? Secondly, what are your expected medical expenses for the calendar year? These answers will help you determine which deductible option offers the maximum amount of protection at the least amount of premium and out-of-pocket expenses.**

**Q.** Can I change my plan deductible in the future?

**The only change you can make in your deductible level is to INCREASE your plan deductible. You may do so each year, such changes becoming effective the following Jan. 1.**

## PREMIUM PAYMENTS

**Q.** Why must I include a premium payment with my application?

**We must receive premium payments in order to activate coverage. We mail monthly premium notices. Payment is due by the first of each month. There is a 31-day grace period for premium payment, after which your policy will be terminated.**

**Q.** Is premium payment through an automatic bank draft a possibility?

**Yes, an Authorization Agreement is included with your application packet. Complete the form and return it with your application. If you are approved for coverage in KHIA, we will implement the authorization agreement. You may cancel the automatic bank draft procedure at any time by making the request in writing.**

**Q.** May I pay more than one month's premium at a time?

**You may make as many payments as you wish at one time. Should you cancel your policy before all premiums are applied, we will refund unused premium payments.**

## NETWORK PROVIDERS

Q. What is the difference between using network providers and non-network providers?

**When you go to a network provider based on your location (First Health or Preferred Health Care) your benefits are paid at the standard rate of 70%. When you go to providers who do not participate in one of these networks, benefits are paid at 50%.**

**Because non-network providers may not accept discounts, your 50% co-insurance may be based on a higher dollar amount. Also, the co-insurance amounts for which you are responsible do not accumulate toward the out of pocket maximum when you go to non-network providers.**

Q. How can I find out if the doctors I go to are in the networks?

**You can ask your doctor if he/she is in the First Health or Preferred Health Care networks. You may also visit the networks websites at [www.myfirsthealth.com](http://www.myfirsthealth.com) or [www.phsystems.com](http://www.phsystems.com).**

## TRAVELING OUT OF STATE

Q. What happens if I am traveling out of state, have a medical emergency, and have to go to a non-network physician or hospital?

**Your policy states that you may appeal any reimbursement decision. You have 60 days after the claim is processed to file an appeal. In this letter explain which claim(s) you wish reconsidered and the reasons why you think the in network coinsurance rate should apply. Your appeal will be reviewed and you will be informed of the decision in writing.**

Q. What will happen to my coverage if I am out of the state for the winter, but maintain my residency in Kansas?

**As long as your permanent residency is in the State of Kansas, benefits are available to you even if you are visiting for a few months in another state. If you see a provider in another state, benefits may be paid at the out-of-network rate of 50% after applicable deductibles.**

**Students insured under KHIA studying in another state or abroad will still be covered as long as they maintain permanent residency in Kansas. However, benefits may be paid at the out-of-network rate of 50% if they see providers outside of the State of Kansas.**

## GENERAL QUESTIONS

Q. If I have already reached my maximum lifetime limit with another insurance plan, will I still be eligible for coverage with KHIA?

**You will be eligible for KHIA after reaching your lifetime limit with your other insurance.**

Q. How long does it take for the KHIA coverage to become effective?

**If you supply all requested information with your initial application, including the first month premium, and if you meet all eligibility guidelines, coverage will be effective the first day of the month following the date your application is received. You will be notified in writing of the effective date, at which time we will mail you your identification card and your Policy.**