**Contract Correspondence Transmittal (CCT)**

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| **CCT Number:** 12-12 | **Date of Issue:** October 26, 2012 |
| **Division/Branch:** Protection and Permanency | |
| **Key Words/Phrases:**  Insurance Process for Youth on Extended Commitment | |

Dear PCP/PCC Provider,

The insurance process for youth beyond age 19, who remain in the custody of the Cabinet on extended commitment, is as follows.

* DCBS social worker/billing specialist/child benefits worker shall notify Division of Administration and Financial Management (DAFM) prior to the youth’s 19th birthday. DAFM will then send a packet with instructions to be completed and scanned back to DAFM.
* DAFM sends the application to Anthem for approval of the Premier Plus Plan.
  + The application cannot be submitted to Anthem until at least one day after the youth’s 19th birthday.
  + The Anthem Premier Plan has a $500 deductible.
  + The approval/denial process with Anthem takes approximately 2-4 weeks.
  + If the youth is approved for the Anthem Premier Plus Plan, DAFM is notified by Anthem. DAFM then notifies the DCBS social worker and advises that the ‘Welcome Packet’ will be arriving soon.
  + Upon approval, Anthem places youth on a billing list which is set up by the DCBS billing specialist in the region.
* If Anthem denies acceptance, the application is sent to Kentucky Access.
  + No child is denied insurance through Kentucky Access.
  + The approval process with Kentucky Access takes approximately 3-4 weeks.
  + The Kentucky Access Premier Access (PPO) plan has a $550/$1,000 deductible.
  + The Pharmacy Rider is also added to the Premier Access Plan.
  + Upon approval, Kentucky Access sends a ‘Welcome Packet’ to DAFM.
  + DAFM then forwards the ‘Welcome Packet’ to the DCBS social worker, billing specialist, and the youth.

DAFM pays the monthly premiums for both plans cited above. Each youth on either of the plans is responsible for deductibles and co-pays. There are two ways this can be handled.

1. The youth, foster parent or placing agency pays the cost and are then reimbursed through the billing specialist, or
2. The provider bills the Cabinet directly and DAFM pays the provider directly through the billing specialist.

When a child leaves care or ages out, the insurance company is notified that the Cabinet is no longer responsible for the premium. The youth is then given the option to continue payment personally, or the policy is cancelled.

Any questions regarding Anthem or Kentucky Access should be addressed with the child’s specific billing specialist. Any questions concerning this transmittal should be addressed to [Julie.Cubert@ky.gov](mailto:Julie.Cubert@ky.gov).

Sincerely,

Michael Cheek

Director