

**MEDICAL ASSOCIATES HEALTH PLANS
HEALTH CHOICE POLICY AND PROCEDURE MANUAL
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POLICY TITLE: HEALTH CHOICE STOP-LOSS POLICY

POLICY STATEMENT: To ensure the process for reporting to the appropriate stop-loss company and managing the large case/participant is thoroughly completed.

PROCEDURE:

1. How a participant is identified as a large case can be one or more of the following:
 - a. Participant diagnosis to determine if it will trigger a large case (additional charges, visits, etc.) See below for listing of diagnosis.
 - b. The Trigger Diagnosis Report – this report is found at H:Reports/Health Care Services/CASEMANAGEMENT_all_Groups; which is run weekly by the Intake Specialist. A copy is given to the Health Choices (HC) Case Manager and Benefit Coordinator for HC.
 - c. Specifications are reviewed for potential large case participant on a weekly basis. A claims processor maintains a spreadsheet that runs off SQL and the processor refreshes once a week. The Processor emails the Case Manager and HC Benefit Coordinator once a participant reaches half of the group's specific deductible. The Processor then sends to the appropriate stop-loss carrier claim department. Exception being Mercy Medical Center, who is emailed with this information.

2. Case Manager responsibilities in the process:
 - a. Diagnoses that identify patients for potential large cases with such diagnoses, but not limited to:
 - Organ transplants
 - High Risk Pregnancy
 - Premature Birth and Low Birth Weights
 - Congenital Anomalies
 - Major Brain and/or Spinal Cord Injuries
 - Major Trauma's including severe burns, amputations and multiple fractures
 - Total Joint Replacements
 - Severe Stroke
 - Severe Altered Pulmonary Status
 - HIV Aids
 - Progressive Neurological Disorders including Multiple Sclerosis and Amyotrophic Lateral Sclerosis (ALS)
 - Complications of Diabetes
 - Major Cardiac Disorders
 - Cancer
 - Major Psychiatric Disorders
 - Chronic Substance Abuse
 - Note: Stop Loss Carrier's may have a specific list of potential large cases that needs to be accommodated.

