



Subject: NJ State-Mandated Early Intervention System (EIS)*

Effective Date: December 11, 2007

Department(s): Utilization Management

Policy: Costs incurred for services obtained because of the State of New Jersey EIS provisions for Family Cost Participation are reimbursable only to the extent that coverage of these services is consistent with the terms of the individual member's Summary Plan Description (SPD).

Objective: To assure proper and consistent reimbursement and to define the limits of the State EIS as it relates to self-funded health plans.

Procedure:

1. When a member submits Family Cost Participation-based charges for services already rendered as a result of the State of NJ EIS, the member's SPD will be consulted to determine whether these services are covered by the specific plan design.
2. When a member submits a request for coverage of charges for Family Cost Participation-based expenses for services recommended by the State of NJ EIS, the member's SPD will be consulted to determine whether these services are covered by the specific plan design.
3. If the services in question are not covered benefits, they are not reimbursable.
4. If the services in question are covered benefits, the level of benefit will be determined by the status of the provider's participation in QualCare's networks.

- a. If the provider is out-of-network and the specific plan design does not have an out-of-network benefit, services are not reimbursable.
 - b. If the provider is out-of-network and the specific plan design has an out-of-network benefit, services will be reimbursed at the out-of-network level of benefit.
 - 1) If the member wishes reimbursement at the in-network level of benefit, the member will have to be directed to an in-network provider.
5. Plan limits, whether number of visits or dollar caps, will determine the limit to which covered services are reimbursed.
 6. The statement from the New Jersey EIS Family Cost Participation Handbook that is the basis of this policy is:

“Families covered by a third party (such as...commercial health insurance) have the option, **consistent with the terms of their third party coverage**, of accessing private services through their insurance company for their child....Alternatively, the family may choose to use private insurance to cover its family cost share for the early intervention services identified on the [Individualized Family Service Plan].”
 7. The Family Cost Participation portion of these costs is not considered government-sponsored, for the purpose of this Policy.

References

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Drafted By/Date: B. Fisher, MD 12/02/07

Approved By/Date: QM Committee 12/11/07

Revised By/Date: B. Fisher, MD 04/25/09

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*Consistent with Summary Plan Description (SPD). When there is discordance between this policy and the SPD, the provisions of the SPD prevail.