



## ***Underinsured Policy***

A person covered under a health insurance plan that does not include fully cover colorectal cancer screenings and/or diagnostics. A client with an insurance deductible of \$100 or more is considered underinsured under the CRCCP policy.

### **Rules**

1. Underinsured clients have to be determined eligible for CRCCP program Services through the same process as uninsured men and women who are enrolled into CRCCP program before receiving services paid for by the CRCCP program.
  - a) Men and women who have insurance deductibles greater than or equal to \$500
  - b) CRCCP will reimburse providers for out of pocket expenses (including co-pays) for all covered services
  - c) Men and women will need to see a CRCCP provider who accepts their insurance plan
  - d) Annual enrollment will include an eligibility screening
  - e) Providers will be required to check insurance status prior to client receiving services at each appointment
2. CRCCP will reimburse enrolled providers who screen enrolled clients who have out of pocket expenses associated with colorectal cancer screening and diagnosis. Out of pocket expenses will vary by case. CRCCP will continue to reimburse providers for these procedures at the Medicare rate.
3. Clients with abnormal results will be case managed.
4. CRCCP will reimburse enrolled providers for CRCCP covered costs not covered by client's insurance.

### ***Insurance enrollment verification***

During enrollment appointment, verification of underinsured status will be determined by calling the client's insurance company or reviewing current insurance company policy.

When the client is underinsured and CRCCP eligibility status is determined, the client will be enrolled into the program. If the client is covered for preventative screenings and has not identified a need for diagnostic services, the client's enrollment will be held in case the client obtains covered preventative screenings through their insurance.

Expanded Medicaid: Underinsured men and women who are US citizens and have income 0-138% of the FPL will be encouraged to apply for expanded Medicaid and are not eligible for co-pay assistance.