

**AUTHORIZATION FOR MEDICARE  
&  
MEDIGAP &/OR MAINECARE**

**VERY IMPORTANT PLEASE READ**

**IF YOU ARE COVERED BY MEDICARE**

First, let me explain some of the important concepts.

Medicare is the federal insurance for folks who are retired or have disability benefits.

There is **Part A**: which covers hospitalizations.

There is **Part B**: which covers, doctors, testing, etc. This is the part of the policy **that pays Psychologists**.

There is **Part D**: Prescriptions. These are usually purchased separately from a private health insurance agency. For example AARP has a popular policy.

You can also purchase what is called a **“Gap Policy”**: This is purchased by you from a private health Insurance agency. It usually covers the **co-pays** for Parts A & B.

Medicare requires that you **MUST** allow payment to be made directly from Medicare to Kim Tousignant, Psy.D., a Clinical Psychologist. Medicare requires a special signature for that. The location for that is on my FORM below.

If you have MaineCare (that covers co-pays-which is different from MaineCare that pays only for your Part D plan) or a Gap policy, Medicare forwards the information, about what they pay, directly to tMaineCare/The Agency who then pays me the Co-Pays directly. Again, Medicare requires a special signature for me to bill them.

A NEWER option is a MEDICARE ADVANTAGE PLAN.

These are the plans advertised on TV, etc. They advertise you may be eligible for MORE services, such as dental, vision, money for pharmacies, and even the potential for rides.

**YOU need to be VERY CAREFUL in learning about these programs.**

HOW ADVANTAGE PLANS WORK:

If you buy these plans they take your federal Medicare coverage away from you. You can no longer use your Medicare card or number.

Then they develop their own private plans (through companies like Humana, Aetna, Blue Cross/Blue Shield-Anthem, etc.). You now use the Agency's card.

A different MEDICARE ADVANTAGE program has some kind of DUO qualifier.

HOW ADVANTAGE DUO PLANS WORK:

If you buy these plans they take your federal Medicare coverage away from you AND your state Medicaid coverage (MaineCare) away from you. You can no longer use your Medicare card or number. You can no longer use your MaineCare card or number.

The Insurance Agencies develop their own private plans (through companies like Humana, Aetna, Blue Cross/Blue Shield-Anthem, etc.). You now use the Agency's card.

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### LOTS OF PROBLEMS with ADVANTAGE and/or ADVANTAGE DUO plans.

Over the last 2 years I have had a number of clients get these plans. My clients have struggled to understand what they cover, or what the requirements for coverage are. Also clients seem to be told by the agent that it is “exactly like Medicare” or “nothing changes from Medicare”.

You need to fully understand the Advantage plans are **NOT exactly like Medicare**. Many things can change. I have made a table to try to help you understand these new programs.

Issue	Medicare	MaineCare	ADVANTAGE (DUO)
This table is specific to my practice as a Psychologist. The info is general and is not intended to be specific figures or plan. You must figure out exactly what the plan you intend to purchase covers. -each are separate.			
Primary Care Provider - PCP	Most providers take Medicare (not master level mental health clinician)	Many providers take Maine Care	You may need to change to <u>their</u> PCP.
Referrals [to see a specialist-i.e. Psychologist]	Generally not needed for a Psychologist doing outpatient therapy.	Generally not needed for a Psychologist doing outpatient therapy.	Often Required from <u>their</u> providers to <u>their</u> specialists
Pre-Authorizations	Generally not needed for a Psychologist doing outpatient therapy.	Sometimes needed [Psychologists must get through online system]	Often required with limits.
Co-pays	Yes, about 20% [approx. \$26 per session with this psychologist]. Can be covered by a GAP plan	Just Mainecare: Small [such as \$2-5 for psychologist]  Medicare +MaineCare co-pays are covered	Some plans require you to pay co-pays that can be double or more than the Medicare regular co-pay. (i.e. \$50). NOT able to be paid by GAP Plan.
Transportation	No	Yes-through an agency	Maybe- BUT they use specific transportation agencies and some don't have providers in Maine.
Kim Tousignant is on the panel and covered	YES since 2013	YES since 2004	*Unlikely

\*Each and every Insurance agency that provides Advantage and Advantage Duo requires me (Dr. Kim) to sign up with them independently, even if I am already a provider for their regular insurance. This is labor and time intensive and can take up to 6 months for me to be approved. At this time I am not able to spare this time. So, if you want to see Dr. Kim Tousignant, you will need to confirm I am already in their plan.

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**Here is a recent example:**

As noted above, I have been a Medicare provider since 2013, and a MaineCare provider since 2004. And an Anthem provider since 2004.

**BUT...**Anthem Advantage and Anthem Advantage Duo say I am **NOT** a provider for them.

[I spent almost 3 hours and 11 calls trying to figure out why they don't have me as a provider. I was on hold multiple times and hung up on (we all know how these go). They finally gave me a provider liaison person's name and number. The number was disconnected, therefore I am not going to be able to fix this to get on the panel.]

**YOU MUST tell ME (Dr. Kim Tousignant) and all of your providers if you change from the Federal Medicare to a Private Advantage Program.**

The insurances keep coming up with "creative ways" to save money and I am not able to investigate each plan or sign up for each Advantage Plan.

If you plan to change from your federal Medicare and/or MaineCare plan to an ADVANTAGE Plan with ANY insurance agency you must check out the following BEFORE getting an appointment with me.

- 1) Is Dr. Kim Tousignant (NPI 1992870976) a provider for your specific plan? \_\_\_\_ Yes \_\_\_\_ No
- 2) Do you need a new PCP to be on the new plan? \_\_\_\_ Yes \_\_\_\_ No
- 3) Do you need a referral from your PCP to get psychologist services? \_\_\_\_ Yes \_\_\_\_ No
- 4) Do you need pre-authorizations before seeing a Psychologist? \_\_\_\_ Yes \_\_\_\_ No

If YES: What is the process to get the pre-authorizations? \_\_\_\_\_

Provide all contacts info I need to get that preauthorization. \_\_\_\_\_

Make sure the numbers /addresses work. \_\_\_\_\_

Provide Dr. Kim with the form (s) needed to fill out. \_\_\_\_ Yes \_\_\_\_ No

I, \_\_\_\_\_ have read the prior 3 pages explaining Medicare, Gap plans and Advantage plans. **I will immediately notify Dr. Kim if I EVER decide to change, in advance.**

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

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**ONLY FILL OUT THE SECTIONS THAT APPLY TO YOU**

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**SECTION 1**

**MEDICARE AUTHORIZATION (Federal)**

I request that payment of authorized Medicare benefits be made on my behalf to Kim Tousignant, Psy.D. for any services furnished to me. I authorize holder of medical information about me to release to the Centers for Medicare & Medicaid Services (CMS) and its agents any information needed to determine these benefits or the benefits payable for related services.

Beneficiary Name \_\_\_\_\_

Medicare # \_\_\_\_\_ (NOT Social Security number)

\_\_\_\_\_ Date \_\_\_\_\_

*(Beneficiary signature)*

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**SECTION 2**

**MEDIGAP AUTHORIZATION (not MaineCare) MUST PROVIDE COPY OF CARD TO DR. KIM**

I request that payment of authorized Medigap benefits be made on my behalf to Kim Tousignant, Psy.D., for any services furnished to me by this provider. I authorize any holder of medical information to release, to below identified name of Medigap Insurer, any information needed to determine these benefits or the benefits payable for related services.

Medigap Insurance Company \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

Medigap Policy# \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_

*(Beneficiary signature)*

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**SECTION 3**

**MAINECARE AUTHORIZATION**

When you have Medicare + MaineCare copay coverage (not just Section D payment by MaineCare) Medicare is always the PRIMARY Insurer. MaineCare is always the SECONDARY provider. MaineCare will receive the information from Medicare about what Medicare paid. The left over deductibles, and co-pays Will be paid to Dr. Kim Tousignant by MaineCare. Therefore, I request that payment of authorized MaineCare benefits be made on my behalf to Kim Tousignant, Psy.D., for any services furnished to me by this provider. I authorize any holder of medical information to release to MaineCare any information needed to determine these benefits or the benefits payable for related services.

Beneficiary Name \_\_\_\_\_

MAINECARE Policy Number \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_

*(Beneficiary signature)*