



WASHINGTON STATE HEALTH  
INSURANCE POOL

## Summary of Benefits

### Basic Plan (Medicare)

This plan is for qualified individuals enrolled in Medicare Part A and Part B. It pays as secondary insurance and covers patient responsibility for Medicare-eligible expenses.

This plan does not provide prescription drug coverage except supplemental benefits for drugs covered under Medicare Part B.

**WSHIP covers 100% of your Medicare deductible and coinsurance on Medicare-eligible expenses**

MEDICAL BENEFITS			
<b>ANNUAL DEDUCTIBLE</b> per individual PCY (1)	None		
<b>COINSURANCE</b> ( <i>amount you pay for Covered Services not covered by Medicare</i> )	0% for Services covered by Medicare 20% for Covered Services <u>not</u> covered by Medicare		
<b>OUT-OF-POCKET LIMIT</b> PCY ( <i>The maximum amount you pay yearly including deductible and coinsurance.</i> )	<b>per Individual</b> \$850	<b>per Family</b> \$1,700	
COVERED SERVICES	COVERAGE LIMITATIONS	YOU PAY if <u>not</u> covered by Medicare	
<b>PREVENTIVE CARE</b> ( <i>coinsurance waived</i> )			
Preventive care exams and immunizations	\$500 PCY	0%	
<b>PROFESSIONAL SERVICES</b>			
Office, inpatient, and outpatient professional services		20%	
<b>DIAGNOSTIC SERVICES</b>			
Diagnostic x-ray & laboratory services		20%	
Mammography ( <i>coinsurance waived</i> )		0%	
<b>HOSPITAL SERVICES</b>			
Inpatient (2) and outpatient facility services		20%	
<b>EMERGENCY CARE</b>			
Emergency room		20%	
<b>OTHER SERVICES</b>			
Acupuncture	12 visits PCY	20%	
Ambulance		20%	
Chemical Dependency	30 Inpatient days PCY 28 Outpatient visits PCY	20%	
Diabetes Education ( <i>certified only; coinsurance waived</i> )		0%	
Home Health Care (2)	130 visits PCY	20%	
Hospice and Respite Care	Hospice: not limited Respite: \$7,500 PCY	20%	
Massage Therapy ( <i>when prescribed by a physician</i> )	12 visits PCY	20%	
Maternity Services		20%	
Medical Supplies and Equipment (3)		20%	
Mental Health Services (2)		20%	
Oral Surgery		20%	
Physical, Speech, Occupational, and Respiratory Therapies (2)		20%	
Skilled Nursing Facility (2)	100 days PCY	20%	
Spinal Manipulations		20%	
Tobacco Cessation ( <i>WSHIP's designated provider only</i> )	two participations PCY	0% - WSHIP program	
Temporomandibular Joint (TMJ) Disorders	\$1,000 lifetime maximum	20%	
Transplant Surgery (3)	\$350,000 lifetime maximum	20%	
<b>PRESCRIPTION DRUGS</b> are <b>NOT COVERED</b> except for drugs covered under Medicare Part B.			

- NOTES:**
- (1) PCY = Per Calendar Year
  - (2) A prior review for Medical Necessity is recommended if service is not covered by Medicare
  - (3) Pre-approval is required

## PRESCRIPTION DRUGS

WSHIP's Medicare Basic Plan does not provide coverage for prescription drugs (except for drugs covered under Medicare Part B). Prescription drug services are administered by Express Scripts; 1-800-859-8810. (Express Scripts and Medco are now one company.)

## LIMITED COVERED SERVICES

- Preventive Care
- Acupuncture
- Chemical Dependency
- Home Health Care and Respite Care
- Massage Therapy
- Skilled Nursing Facility
- Tobacco Cessation
- Temporomandibular Joint (TMJ) Disorders
- Transplant Surgery
- Investigational or Experimental Services

## EXCLUSIONS TO COVERED SERVICES

Benefits are not provided for treatment, surgery, services, drugs or supplies for any of the following:

- Cosmetic and Reconstructive Services (with some exceptions)
- Counseling, Educational or Training Services (except Diabetes Education)
- Custodial Care
- Dental Care
- Fertility or Infertility; and Sterilization Reversal
- Foot Care (routine care)
- Governmental Medical Facilities
- Military and War Related Conditions; and Illegal Acts
- Not Medically Necessary Care
- Obesity and Weight Control
- Prescription Drugs (except for drugs covered under Medicare Part B)
- Services For Which You Do Not Have to Pay
- Sex or Gender Reassignment
- Sexual Dysfunction
- Transportation or Travel
- Vision and Hearing Services
- Work-Related Conditions
- Services or supplies not specifically listed as covered in the Plan Policy

## ELIGIBILITY

To be eligible for WSHIP's Basic Plan you must meet all of the following requirements:

- You must be a resident of Washington state;
- You must be enrolled in Medicare Part A and Part B;
- You must have been rejected for coverage by a health carrier, offered substantially reduced coverage on a Medicare supplemental insurance policy, or not have comprehensive Medicare supplement coverage available to you; and
- You must not have access to a reasonable choice of Medicare Advantage Plans (Part C).

## PRE-EXISTING CONDITIONS

All plans contain a 6-month waiting period for pre-existing conditions; the waiting period may be credited or waived based on your prior health care coverage, subject to approval by WSHIP. The pre-existing condition waiting period does not apply to prenatal care services or benefits for outpatient prescription drugs.

## HOW TO CONTACT US

**Customer Service: 1-800-877-5187**

Mail: PO Box 1090, Great Bend KS 67530

[www.wship.org](http://www.wship.org)

**NOTE:** This information is not a contract, nor does it cover all exclusions or limitations. Once you enroll, you will receive a copy of your Plan Policy which will outline your coverage in detail. For a sample copy of the Plan Policy, contact Customer Service or go to [www.wship.org](http://www.wship.org).