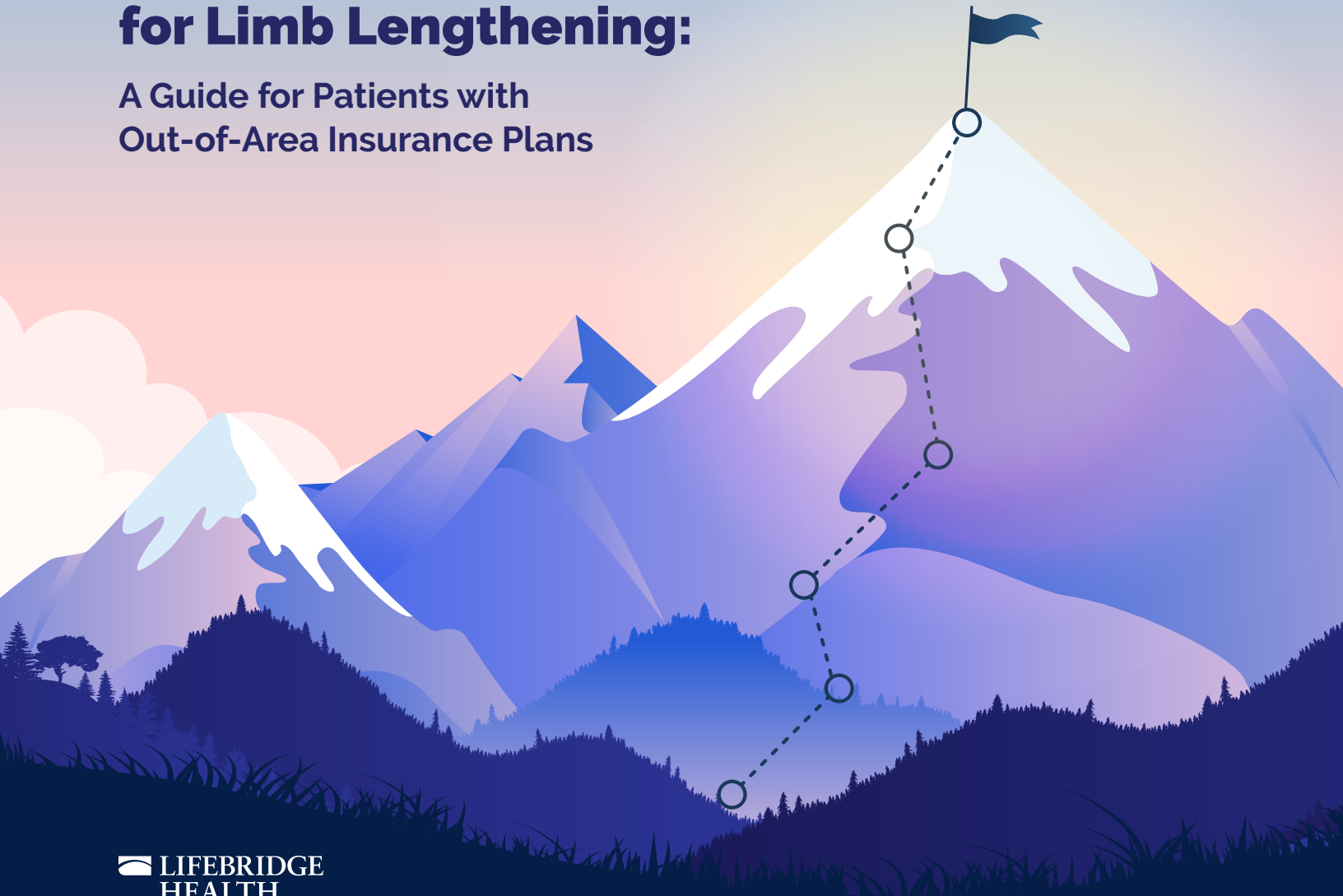


Pathway to the International Center for Limb Lengthening:

A Guide for Patients with
Out-of-Area Insurance Plans



 **LIFEBRIDGE
HEALTH.**

Rubin Institute for
Advanced Orthopedics

CARE BRAVELY

Thank you for seeking treatment at the International Center for Limb Lengthening (ICLL) at the Rubin Institute for Advanced Orthopedics (RIOA).

Our staff is committed to providing you with the best possible medical care and to assisting you with the financial and insurance process.

While we cannot accept out-of-state (non-Maryland) Medicaid and some out-of-area commercial insurance plans, we have successfully contracted single case agreements with some individual out-of-state Medicaid and out-of-area commercial insurance plans so that patients' treatment has been covered. This guide is designed to help you navigate this process step-by-step.

Please note that following these steps is unfortunately not a guarantee that you will receive coverage for treatment at the ICLL. The ultimate decision lies with your insurance company's willingness to cover out-of-state treatment at the ICLL and your insurer's history of honoring past agreements to pay for services at the ICLL.



What do you need in order to be treated at the ICLL if you are insured with an Out-of-Area Insurance Plan?

1. Please obtain **written permission (a referral or authorization)** from your insurance company to be evaluated by our physicians at the International Center for Limb Lengthening. To secure permission:
 - a. The patient must first see **three in-network providers** and get written documentation from each of these in-network providers that s/he cannot treat the patient's medical condition and that s/he recommends seeking medical treatment at the ICLL.
 - b. The patient's primary care physician must then send these three letters from the in-network providers recommending treatment at the ICLL to your Medicaid insurer's insurance utilization management department and request an **out-of-area authorization** for the ICLL.
2. The out-of-state area authorization must be sent to our office for verification in advance of the ICLL appointment. (Unfortunately, the authorization does not always guarantee that an appointment will be made quickly, as we must verify the agreement prior to scheduling a visit.)

Please send the authorization to:

- Joan Karim
Financial Clearance-Team Lead
jkarim@lifebridgehealth.org
Fax: 410-601-8793

3. Once the authorization is in place, our team will pursue a **Single Case Agreement (SCA)** with your insurance carrier. This is a contract between your insurance company and the hospital to allow care for the patient to proceed. Once, it is in place, an appointment can be made at the ICLL.



What other options are available?

If you happen to be in the small group of patients who are currently enrolled with a program that has not honored multiple contracts in the past, or if you are unable to obtain a referral through your carrier, the following options are available:

1. Enroll in a participating commercial insurance plan such as:

- Aetna
- BlueCross/BlueShield
- Cigna
- Horizon BCBS Omnia Gold
- United Healthcare

2. You can find additional information on how to apply for commercial insurance in your state at: <https://www.ehealthinsurance.com/affordable-health-insurance-by-state>

3. Insurance laws and regulations are established by each state. In order to better coordinate insurance regulations among the states and territories, insurance commissioners are members of the National Association of Insurance Commissioners (NAIC).

You can contact your State's Insurance Commissioner for more information on health coverage programs in your state. Visit https://content.naic.org/state_web_map.htm and select your state to find your commissioner.

Which Out-of-Area Insurance Plans Has the RIAO Worked with Successfully?

- AmeriHealth Caritas Delaware
- Beacon Health
- HAP Empowered Midwest Health Plan
- Highmark Delaware High Options
- Select Health of South Carolina
- United Healthcare of Delaware Medicaid
- UPMC Health Plans
- West Virginia CHIP



What Options Are Available for International Patients?

While some of our international patients are self-paying, many are able to negotiate to receive insurance coverage or funding by their countries' government agencies or embassies—especially when they prove the necessity of coming to the ICLL if comparable treatment is unavailable in their countries.

We have successfully negotiated Letter of Agreements with many embassies, including the Embassy of the United Arab Emirates, the Embassy of the Kingdom of Saudi Arabia and the Embassy of the State of Qatar.

**We hope we will be successful in
securing coverage so your child
can receive treatment from our
pediatric orthopedic team!**

International Center for Limb Lengthening
www.LimbLength.org

@LimbLengthMD   



Need Further Assistance? Please Contact:

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Phone: 410-601-6538
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