X. ENROLLMENT PERIOD FAMILY COPAYMENT MAXIMUM

Under this plan, there is a limit per family on the Co-payments that YOU must pay for Covered Health Services each enrollment period. It is YOUR responsibility to keep up with how much YOU have paid for Covered Health Services and to provide proof to CHIP. CHIP will notify YOU of the amount of YOUR Co-payment maximum and will provide YOU with a simplified form that YOU can use to keep up with the amount of Co-payments that YOU have paid.

YOU must notify CHIP when the maximum Co-payment under the Plan has been paid. When YOU notify CHIP about reaching the Co-payment maximum, CHIP will issue a new Member ID Card for each CHILD in YOUR family. The new Member ID Card will notify participating Physicians and providers to waive Co-payments for the remainder of the enrollment period for the CHILD.

XI. SCHEDULE OF BENEFITS, EXCLUDED SERVICES AND COVERED HEALTH SERVICES

These health services when medically necessary must be furnished in the most appropriate and least restrictive setting in which services can be safely provided; must be provided at the most appropriate level or supply of service which can safely be provided and which could not be omitted without adversely affecting the Member's physical health or the quality of life.

Emergency Care is a covered CHIP service and must be provided in accordance with **Section VII. D. Emergency Services**. Please refer to **Section II Definitions**, for the definition of "Emergency and Emergency Condition" and the definition of "Emergency Services and Emergency Care" to determine if an Emergency Condition exists.

There is no lifetime maximum on benefits; however, 12-month, enrollment period (a 6-month period) or lifetime limitations do apply to certain services, as specified in the following chart. If services with a 12-month limit are all used within one 6-month enrollment period, these particular services are not available during the second 6-month enrollment period. Co-payments apply until a family reaches its specific enrollment period co-payment maximum.

Covered Benefit	Limitations	Co-payments
Inpatient General Acute	Requires	\$100 inpatient co-payment
and Inpatient	authorization for	per admission
Rehabilitation Hospital	non-Emergency	
Services	Care and care	
	following	
Services include:	stabilization of an	
Hospital-provided	Emergency	
Physician or Provider	Condition.	
services	Requires	
Semi-private room and Semi-private if	authorization for in-	
board (or private if	network or out-of-	
medically necessary as	network facility and	
certified by attending)	Physician services for a mother and	
General nursing careSpecial duty nursing	her newborn(s)	
 Special duty nursing when medically 	after 48 hours	
necessary	following an	
■ ICU and services	uncomplicated	
Patient meals and	vaginal delivery	
special diets	and after 96 hours	
 Operating, recovery and 	following an	
other treatment rooms	uncomplicated	
 Anesthesia and 	delivery by	
administration (facility	caesarian section.	
technical component)		
 Surgical dressings, trays, 		
casts, splints		
 Drugs, medications and 		
biologicals		
 Blood or blood products 		
that are not provided		
free-of-charge to the		
patient and their		
administration		
X-rays, imaging and		
other radiological tests		
(facility technical		
component)		
Laboratory and		
pathology services		
(facility technical		
component)		
 Machine diagnostic tests 		
(EEGs, EKGs, etc.)		

 Oxygen services and 		
inhalation therapy		
Radiation and		
chemotherapy		
Access to DSHS-		
designated Level III		
perinatal centers or		
Hospitals meeting		
equivalent levels of care		
 In-network or out-of- 		
network facility and		
Physician services for a		
mother and her		
newborn(s) for a		
minimum of 48 hours		
following an		
uncomplicated vaginal		
delivery and 96 hours		
following an uncomplicated delivery		
by caesarian section.		
Hospital, physician and		
related medical services,		
such as anesthesia,		
associated with dental		
care.		
 Surgical implants. 		
Skilled Nursing	Requires	None
Facilities	Requires authorization and	None
(Includes Rehabilitation	physician	
Hospitals)	prescription	
i iospitais,	prosoription	
Services include, but are not	 60 days per 12- 	
limited to, the following:	month period limit	
 Semi-private room and 		
board		
Regular nursing services		
 Rehabilitation services 		
 Medical supplies and 		
use of appliances and		
equipment furnished by		
the facility		
Outpatient Hospital,	 Requires prior 	\$5 co-payment for generic

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Comprehensive	authorization and	drugs.
Outpatient Rehabilitation	physician 	400
Hospital, Clinic (Including	prescription	\$20 co-payment for brand
Health Center) and		drugs.
Ambulatory Health Care		
Center		None for preventive services.
Center Services include but are not limited to the following services provided in a hospital clinic or emergency room, a clinic or health center, hospital-based emergency department or an ambulatory health care setting: X-ray, imaging, and radiological tests (technical component) Laboratory and pathology services (technical component) Machine diagnostic tests Ambulatory surgical facility services Drugs, medications and biologicals Casts, splints, dressings Preventive health services Physical, occupational and speech therapy Renal dialysis Respiratory services Radiation and chemotherapy Blood or blood products that are not provided free-of-charge to the patient and the administration of these products		None for preventive services.
Facility and related		
medical services, such		
as anesthesia,		
associated with dental		

care, when provided in a licensed ambulatory surgical facility., Surgical implants.		
 Surgical implants. Physician/Physician Extender Professional au 	equires athorization for pecialty services	\$10 co-payment for office visit. Co-pays do not apply to preventive visits or to prenatal visits after the first visit.

Second surgical opinions Same-day surgery performed in a Hospital without an over-night stay Invasive diagnostic procedures such as endoscopic examinations Hospital-based Physician services (including Physicianperformed technical and interpretive components) In-network and out-ofnetwork Physician services for a mother and her newborn(s) for a minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarian section. Physician services medically necessary to support a dentist providing dental services to a CHIP member such as general anesthesia or intravenous (IV) sedation. **Durable Medical Requires** prior None authorization and Equipment (DME), **Prosthetic Devices and** physician prescription **Disposable Medical** \$20,000 12-month Supplies period limit for DME, prosthetics, Covered services include devices and DME (equipment which can disposable medical withstand repeated use and supplies (diabetic is primarily and customarily supplies and used to serve a medical equipment are not

purpose, generally is not useful to a person in the absence of Illness, Injury, or Disability, and is appropriate for use in the home), including devices and supplies that are medically necessary and necessary for one or more activities of daily living and appropriate to assist in the treatment of a medical condition, including but not limited to: Orthotic braces and orthotics Prosthetic devices such as artificial eyes, limbs, and braces Prosthetic eyeglasses and contact lenses for the management of severe ophthalmologic disease Hearing aids Diagnosis-specific disposable medical supplies, including diagnosis-specific prescribed specialty formula and dietary supplements. (See Attachment A)	counted against this cap)	
Home and Community	Requires prior	None
Health Services	authorization and	
Comito and the state of the sta	physician prescriptio	
Services that are provided in the home and community,	Services are not	
including, but not limited to:	intended to replace	
Home infusion	the CHILD'S	
Respiratory therapy	caretaker or to	
 Visits for private duty 	provide relief for	
nursing (R.N., L.V.N.)	the caretaker	
 Skilled nursing visits as defined for home health 	 Skilled nursing visits are provided 	
purposes (may include	on intermittent	
R.N. or L.V.N.).	level and not	

- Home health aide when included as part of a plan of care during a period that skilled visits have been approved.
- Speech, physical and occupational therapies.
- intended to provide 24- hour skilled nursing services.
- Services are not intended to replace 24-hour inpatient or skilled nursing facility services

\$100 inpatient co-payment

Inpatient Mental Health Services

Services include, but are not limited to:

- Mental health services, including for serious mental illness, furnished in a free-standing psychiatric hospital, psychiatric units of general acute care hospitals and stateoperated facilities, including, but not limited to:
- Neuropsychological and psychological testing.

- Requires prior authorization for non-emergency services
- Does not require PCP referral
- Inpatient mental health services are limited to:
- 45 days 12-month inpatient limit
- Includes inpatient psychiatric services, up to 12month period limit, ordered by a court of competent jurisdiction under the provisions of Chapters 573 and 574 of the Texas Health and Safety Code, relating to court ordered commitments to psychiatric facilities. Court order serves as binding determination of medical necessity. Any modification or termination of

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	services must be presented to the court with jurisdiction over the matter for determination. 25 days of the inpatient benefit	
	can be converted to residential treatment, therapeutic foster care or other 24-hour therapeutically planned and structured services or sub-acute outpatient (partial hospitalization or rehabilitative day treatment) mental health services on the basis of financial equivalence against the inpatient per diem cost	
	 20 of the inpatient days must be held in reserve for inpatient use only 	
Outpatient Mental Health Services	 Requires prior authorization. 	\$10 co-payment for office visit.
Services include, but are not limited to: Mental health services, including for serious mental illness, provided on an outpatient basis. Medication management	 Does not require PCP referral. The visits can be furnished in a variety of community-based settings (including 	

visits do not count against the outpatient visit limit.

- school and homebased) or in a state-operated facility.
- Up to 60 days 12month period limit for rehabilitative day treatment.
- 60 outpatient visits 12-month period limit.
- 60 rehabilitative day treatment days can be converted to outpatient visits on the basis of financial equivalence against the day treatment per diem cost.
- 60 outpatient visits can be converted to skills training (psycho educational skills development) or rehabilitative day treatment on the basis of financial equivalence against the outpatient visit cost.
- Includes outpatient psychiatric services, up to 12month period limit, ordered by a court of competent jurisdiction under

the provisions of Chapters 573 and 574 of the Texas Health and Safety Code, relating to court ordered commitments to psychiatric facilities. Court order serves as binding determination of medical necessity. Any modification or termination of services must be presented to the court with jurisdiction over the matter for determination.

- Inpatient days converted to subacute outpatient services are in addition to the outpatient limits and do not count towards those limits.
- A Qualified Mental Health
 Professional (QMHP), as defined by and credentialed through Texas
 Department of State Health
 Services (DSHS) standards (TAC
 Title 25, Part II, Chapter 412), is a Local Mental

Health Authorities provider. A QMHP must be working under the authority of an DSHS entity and be supervised by a licensed mental health professional or physician. QMHPs are acceptable providers as long as the services would be within the scope of the services that are typically provided by QMHPs. Those services include individual and group skills training (which can be components of interventions such as day treatment and in-home services), patient and family education, and crisis services. **Inpatient Substance Requires** prior \$100 inpatient co-payment Abuse Treatment Services authorization for non-emergency Services include, but are services not limited to: Inpatient and residential Does not require substance abuse PCP referral. treatment services including detoxification Medically and crisis stabilization. necessary and 24-hour residential detoxification/stabili rehabilitation programs. zation services. limited to 14 days per 12-month period.

	 24-hour residential rehabilitation programs, or the equivalent, up to 60 days per 12-month period. 	
	 30 days may be converted to partial hospitalization or intensive outpatient rehabilitation, on the basis of financial equivalence against the inpatient per diem cost. 	
	 30 days must be held in reserve for inpatient use only. 	
Outpatient Substance Abuse Treatment Services	 Requires prior authorization. \$10 co-payment for office visit. 	
Abuse Treatment Services Outpatient substance abuse treatment services include, but are not limited to: Prevention and intervention services that are provided by physician and non- physician providers, such as screening, assessment and referral for chemical dependency disorders. Intensive outpatient services is defined as an organized non- residential service providing structured group and individual therapy, educational services, and life skills	 authorization. visit. Does not require PCP referral. Outpatient treatment services up to a maximum of: Intensive outpatient program (up to 12 weeks per 12-month period). Outpatient services (up to six-months per 12-month period). 	

training which consists of at least 10 hours per week for four to 12 weeks, but less than 24 hours per day. Outpatient treatment service is defined as consisting of at least one to two hours per week providing structured group and individual therapy, educational services, and life skills training. Rehabilitation Services Habilitation (the process of supplying a child with the means to reach ageappropriate developmental milestones through therapy or treatment) and rehabilitation services include, but are not limited to the following: Physical, occupational and speech therapy Developmental	Requires prior authorization and physician prescription	None
assessment		
Hospice Care Services Services include, but are not limited to: Palliative care, including medical and support services, for those children who have six months or less to live, to keep patients comfortable during the last weeks and months before death Treatment for unrelated	 Requires authorization and physician prescription Services apply to the hospice diagnosis Up to a maximum of 120 days with a 6 month life expectancy Patients electing hospice services waive their rights to 	None

conditions is unaffected	treatment related to their terminal illnesses; however, they may cancel this election at anytime	
Emergency Services, including Emergency Hospitals, Physicians, and Ambulance Services Health Plan cannot require authorization as a condition for payment for emergency conditions or labor and delivery. Covered services include but are not limited to the following: Emergency services based on prudent lay person definition of emergency health condition Hospital emergency department room and ancillary services and physician services 24 hours a day, 7 days a week, both by in-network and out-of-network providers Medical screening examination Stabilization services Access to DSHS designated Level 1 and Level II trauma centers	this election at	Visit Co-payment (facility only): \$50
or hospitals meeting equivalent levels of care for emergency services Emergency ground, air and water transportation Emergency dental services, limited to fractured or dislocated		

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jaw, traumatic damage to teeth, and removal of cysts.		
Transplants Services include but are not limited to the following:: Using up-to-date FDA guidelines, all non-experimental human organ and tissue transplants and all forms of non-experimental corneal, bone marrow and peripheral stem cell transplants, including donor medical expenses.	Requires authorization	None
Vision Benefit Services include: One examination of the eyes to determine the need for and prescription for corrective lenses per 12-month period, without authorization One pair of non-prosthetic eyewear per 12-month period	The health plan may reasonably limit the cost of the frames/lenses. Does not require authorization for protective and polycarbonate lenses when medically necessary as part of a treatment plan for covered diseases of the eye.	\$10 co-payment for office visit.
Chiropractic Services Services do not require physician prescription and are limited to spinal subluxation	 Requires authorization for twelve visits per 12-month period limit (regardless of number of services or modalities provided in one visit) Requires authorization for additional visits. 	\$10 co-payment for office visit.

Tobacco Cessation Program Covered up to \$100 for a 12- month period limit for a plan- approved program	 Requires authorization Health Plan defines plan- approved program. May be subject to formulary requirements. 	None
Case Management Services and Service Management for Children with Complet Special Health Care Needs (CCSHCN)	necessary case	None
[Value-added services]	N/A	

EXCLUSIONS

- Inpatient and outpatient infertility treatments or reproductive services other than prenatal care, labor and delivery, and care related to disease, illnesses, or abnormalities related to the reproductive system
- Personal comfort items including but not limited to personal care kits provided on inpatient admission, telephone, television, newborn infant photographs, meals for guests of patient, and other articles which are not required for the specific treatment of sickness or injury
- Experimental and/or investigational medical, surgical or other health care procedures or services which are not generally employed or recognized within the medical community
- Treatment or evaluations required by third parties including, but not limited to, those for schools, employment, flight clearance, camps, insurance or court
- Private duty nursing services when performed on an inpatient basis or in a skilled nursing facility.
- Mechanical organ replacement devices including, but not limited to artificial heart
- Hospital services and supplies when confinement is solely for diagnostic testing purposes, unless otherwise pre-authorized by Health Plan
- Prostate and mammography screening
- Elective surgery to correct vision
- Gastric procedures for weight loss
- Cosmetic surgery/services solely for cosmetic purposes
- Out-of-network services not authorized by the Health Plan except for emergency care and physician services for a mother and her newborn(s) for a minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarian section
- Services, supplies, meal replacements or supplements provided for weight control or the treatment of obesity, except for the services associated with the treatment for morbid obesity as part of a treatment plan approved by the Health Plan
- Acupuncture services, naturopathy and hypnotherapy
- Immunizations solely for foreign travel
- Routine foot care such as hygienic care
- Diagnosis and treatment of weak, strained, or flat feet and the cutting or removal of corns, calluses and toenails (this does not apply to the removal of nail roots or surgical treatment of conditions underlying corns, calluses or ingrown toenails)
- Replacement or repair of prosthetic devices and durable medical equipment due to misuse, abuse or loss when confirmed by the Member or the vendor
- Corrective orthopedic shoes
- Convenience items
- Orthotics primarily used for athletic or recreational purposes
- Custodial care (care that assists a child with the activities of daily living, such as assistance in walking, getting in and out of bed, bathing, dressing, feeding, toileting, special diet preparation, and medication supervision that is usually

self-administered or provided by a parent. This care does not require the continuing attention of trained medical or paramedical personnel.) This exclusion does not apply to hospice.

- Housekeeping
- Public facility services and care for conditions that federal, state, or local law requires be provided in a public facility or care provided while in the custody of legal authorities
- Services or supplies received from a nurse, which do not require the skill and training of a nurse
- Vision training and vision therapy
- Reimbursement for school-based physical therapy, occupational therapy, or speech therapy services are not covered except when ordered by a Physician/PCP
- Donor non-medical expenses
- Charges incurred as a donor of an organ when the recipient is not covered under this health plan

DME/SUPPLIES

SUPPLIES	COVERE D	EXCLUDE D	COMMENTS/MEMBER CONTRACT PROVISIONS
Ace Bandages		Χ	Exception: If provided by and billed through the clinic or home care agency it is covered as an
			incidental supply.
Alcohol, rubbing		Х	Over-the-counter supply.
Alcohol, swabs	Х		Over-the-counter supply not covered, unless RX
(diabetic)			provided at time of dispensing.
Alcohol, swabs	X		Covered only when received with IV therapy or
			central line kits/supplies.
Ana Kit	X		A self-injection kit used by patients highly allergic
Epinephrine			to bee stings.
Arm Sling	X		Dispensed as part of office visit.
Attends	X		Coverage limited to children age 4 or over only
(Diapers)			when prescribed by a physician and used to
			provide care for a covered diagnosis as outlined
			in a treatment care plan
Bandages		X	
Basal		X	Over-the-counter supply.
Thermometer			
Batteries – initial	X		For covered DME items
Batteries –	X		For covered DME when replacement is
replacement			necessary due to normal use.
Betadine		X	See IV therapy supplies.

SUPPLIES	COVERE D	EXCLUDE D	COMMENTS/MEMBER CONTRACT PROVISIONS
Books		X	
Clinitest	Х		For monitoring of diabetes.
Colostomy Bags			See Ostomy Supplies.
Communication Devices		Х	
Contraceptive Jelly		Х	Over-the-counter supply. Contraceptives are not covered under the plan.
Cranial Head Mold		Х	•
Diabetic Supplies	Х		Monitor calibrating solution, insulin syringes, needles, lancets, lancet device, and glucose strips.
Diapers/Incontinent Briefs/Chux	X		Coverage limited to children age 4 or over only when prescribed by a physician and used to provide care for a covered diagnosis as outlined in a treatment care plan
Diaphragm		Х	Contraceptives are not covered under the plan.
Diastix	Х		For monitoring diabetes.
Diet, Special		X	3
Distilled Water		X	
Dressing Supplies/Central Line	Х		Syringes, needles, Tegaderm, alcohol swabs, Betadine swabs or ointment, tape. Many times these items are dispensed in a kit when includes all necessary items for one dressing site change.
Dressing Supplies/Decubit us	Х		Eligible for coverage only if receiving covered home care for wound care.
Dressing Supplies/Periph eral IV Therapy	Х		Eligible for coverage only if receiving home IV therapy.
Dressing Supplies/Other		Х	
Dust Mask		Х	
Ear Molds	Х		Custom made, post inner or middle ear surgery
Electrodes	Х		Eligible for coverage when used with a covered DME.
Enema Supplies		X	Over-the-counter supply.
Enteral Nutrition Supplies	Х		Necessary supplies (e.g., bags, tubing, connectors, catheters, etc.) are eligible for coverage. Enteral nutrition products are not covered except for those prescribed for hereditary metabolic disorders, a non-function or disease of

SUPPLIES	COVERE	EXCLUDE	COMMENTS/MEMBER
	D	D	CONTRACT PROVISIONS
			the structures that normally permit food to reach
E D . I			the small bowel, or malabsorption due to disease
Eye Patches	Х		Covered for patients with amblyopia.
Formula		X	Exception: Eligible for coverage only for chronic hereditary metabolic disorders a non-function or disease of the structures that normally permit food to reach the small bowel; or malabsorption due to disease (expected to last longer than 60 days when prescribed by the physician and authorized by plan.) Physician documentation to justify prescription of formula must include: • Identification of a metabolic disorder, dysphagia that results in a medical need for a liquid diet, presence of a gastrostomy, or disease resulting in malabsorption that requires a medically necessary nutritional product Does not include formula: • For members who could be sustained on an age-appropriate diet. • Traditionally used for infant feeding • In pudding form (except for clients with documented oropharyngeal motor dysfunction who receive greater than 50 percent of their daily caloric intake from this product) • For the primary diagnosis of failure to thrive, failure to gain weight, or lack of growth or for infants less than twelve months of age unless medical necessity is documented and other criteria, listed above, are met. Food thickeners, baby food, or other regular grocery products that can be blenderized and used with an enteral system that are <i>not</i> medically necessary, are not covered, regardless of whether these regular food products are taken orally or parenterally.
Gloves		X	Exception: Central line dressings or wound care provided by home care agency.
Hydrogen Peroxide		Х	Over-the-counter supply.
Hygiene Items		X	

SUPPLIES	COVERE D	EXCLUDE D	COMMENTS/MEMBER CONTRACT PROVISIONS
Incontinent Pads	Х		Coverage limited to children age 4 or over only when prescribed by a physician_and used to provide care for a covered diagnosis as outlined in a treatment care plan
Insulin Pump (External) Supplies	Х		Supplies (e.g., infusion sets, syringe reservoir and dressing, etc.) are eligible for coverage if the pump is a covered item.
Irrigation Sets, Wound Care	X		Eligible for coverage when used during covered home care for wound care.
Irrigation Sets, Urinary	Х		Eligible for coverage for individual with an indwelling urinary catheter.
IV Therapy Supplies	Х		Tubing, filter, cassettes, IV pole, alcohol swabs, needles, syringes and any other related supplies necessary for home IV therapy.
K-Y Jelly		Х	Over-the-counter supply.
Lancet Device	Х		Limited to one device only.
Lancets	Х		Eligible for individuals with diabetes.
Med Ejector	Х		
Needles and Syringes/Diabeti c			See Diabetic Supplies
Needles and Syringes/IV and Central Line			See IV Therapy and Dressing Supplies/Central Line.
Needles and Syringes/Other	X		Eligible for coverage if a covered IM or SubQ medication is being administered at home.
Normal Saline			See Saline, Normal
Novopen	Х		
Ostomy Supplies	X		Items eligible for coverage include: belt, pouch, bags, wafer, face plate, insert, barrier, filter, gasket, plug, irrigation kit/sleeve, tape, skin prep, adhesives, drain sets, adhesive remover, and pouch deodorant. Items not eligible for coverage include: scissors, room deodorants, cleaners, rubber gloves, gauze, pouch covers, soaps, and lotions.
Parenteral Nutrition/Supplie s	Х		Necessary supplies (e.g., tubing, filters, connectors, etc.) are eligible for coverage when the Health Plan has authorized the parenteral nutrition.
Saline, Normal	Х		Eligible for coverage: a) when used to dilute medications for nebulizer treatments; b) as part of covered home care for wound care;

SUPPLIES	COVERE D	EXCLUDE D	COMMENTS/MEMBER CONTRACT PROVISIONS
			c) for indwelling urinary catheter irrigation.
Stump Sleeve	X		
Stump Socks	X		
Suction	Х		
Catheters			
Syringes			See Needles/Syringes.
Tape			See Dressing Supplies, Ostomy Supplies, IV
			Therapy Supplies.
Tracheostomy	X		Cannulas, Tubes, Ties, Holders, Cleaning Kits,
Supplies			etc. are eligible for coverage.
Under Pads			See Diapers/Incontinent Briefs/Chux.
Unna Boot	X		Eligible for coverage when part of wound care in
			the home setting. Incidental charge when applied
			during office visit.
Urinary, External		X	Exception: Covered when used by incontinent
Catheter &			male where injury to the urethra prohibits use of
Supplies			an indwelling catheter ordered by the PCP and
			approved by the plan
Urinary,	Х		Cover catheter, drainage bag with tubing,
Indwelling			insertion tray, irrigation set and normal saline if
Catheter &			needed.
Supplies	V		
Urinary,	X		Cover supplies needed for intermittent or straight
Intermittent	X		catherization.
Urine Test Kit	X		When determined to be medically necessary.
Urostomy			See Ostomy Supplies.
supplies			