

## Self Injectables

### How are self injectables covered?

#### CALIFORNIA HMO

Self injectables are to be ordered through the IPA and covered under the Medical benefit. The IPA can charge them an Office Visit copay, but typically do not.

When self injectables are administered at the provider's office, it becomes a medical expense; therefore such charges will be billed as a medical claim, and paid according to the services provided (100% of the contracted rate minus the member's copay).

#### CALIFORNIA MC/PPO & ARIZONA HMO/QPOS/CPOS/PPO

When self injectables are picked up at the local pharmacy, or ordered through our specialty pharmacy; they will be subject to a 30% copay (deductible waived).

When self injectables are administered at the provider's office it becomes a medical expense; therefore such charges will be billed as a medical claim. In these cases claims will be paid according to the plan's deductible and co-insurance. **These types of practices are no longer common with self injectables as the providers will only be reimbursed the contracted cost of the injectable compared to the actual amount the provider paid for.**

#### CALIFORNIA MC HDHP & ARIZONA PPO HDHP

When self injectables are picked up at the local pharmacy, or ordered through our specialty pharmacy; they will be subject to a 30% copay after deductible has been met.

When self injectables are administered at the provider's office it becomes a medical expense; therefore such charges will be billed as a medical claim. In these cases claims will be paid according to the plan's deductible and co-insurance. **These types of practices are no longer common with self injectables as the providers will only be reimbursed the contracted cost of the injectable compared to the actual amount the provider paid for.**

### Do co-pays and deductible apply towards the out of pocket max?

#### CALIFORNIA HMO

Under these types of plan, co-pays do apply towards the out of pocket max.

#### CALIFORNIA MC/PPO & ARIZONA QPOS/CPOS/PPO

Under these types of plans co-pays do not apply towards the out of pocket max.

#### CALIFORNIA MC HDHP & ARIZONA PPO HDHP

These plans are unique in which co-pays, deductible, and co-insurance apply towards the out of pocket max.