

## SmartHealth Administrative Policy: Travel Benefit

### Background

Ascension has historically provided Ascension Network benefits only when participants have accessed Ascension Network providers. In situations where participants have sought services not available within an Ascension Network facility, benefits have been paid at the National Network benefit level and only in very limited situations have exceptions been made. The Ascension SmartHealth Medical Plan and Ascension SmartHealth-Texas Medical Plan (together, “SmartHealth”) are asked on a regular basis (through the appeal process) to consider adjudicating National Network claims at the Ascension Network benefit levels under the rationale that the participant would have sought an Ascension Network provider, had one been available.

In light of the circumstances of large Health Ministries’ having a wide variety of services available and smaller Health Ministries’ having fewer services available, as well as Ascension’s desire to help participants minimize their out-of-pocket expenses, in 2016 SmartHealth added a travel benefit to incent participants to travel to an Ascension Network facility rather than access a closer National Network facility for procedures not available at an Ascension Network facility within 100 miles of their home address.

In 2019, Ascension relaxed the rules covering travel benefits for transplants so that such benefits would be available not only for transplant services at Ascension Network facilities, but also at other facilities if certain conditions are satisfied.

### Policy

The travel benefit allows for reimbursement of transportation, lodging, and meals when a participant seeks services at an Ascension Network facility that are not available at the participant’s own Health Ministry. This benefit is made available to Plan participants to help them minimize their out-of-pocket expenses through utilization of Ascension Network facilities rather than National Network facilities or Out-of-Network facilities whenever possible. The participant is eligible for this benefit when traveling to the closest Ascension Network facility within the United States that offers the service needed.

This benefit is only available for **Inpatient services** at Ascension Network facilities. Please refer to the applicable SmartHealth plan document for the definition of Inpatient. This benefit is not available for any stay that is considered a Hospital Observation Stay even if an overnight stay may be required. This benefit is not available for services incurred at National Network or Out-of-Network providers.

There are a limited number of medical conditions that may qualify for a travel benefit. These conditions include heart procedures, complex joint replacement procedures, and pediatric surgeries.

The Ascension Healthcare facility that the participant is incurring services at must be more than 100 miles from the participant’s home address and must be the closest facility where the service is available for the participant to be eligible for the travel benefit.

Travel benefits being requested for Inpatient services must be pre-certified by SmartHealth prior to travel expenses being incurred regardless of whether the Inpatient service requires pre-certification.

**Note that some benefits may be required under applicable law to be included in taxable income.**

## Travel Benefit for Transplants

Travel benefits are also available for transplants. The rules governing such travel benefits are different from those described above. The transplant travel benefit allows for reimbursement of transportation, lodging, and meals when a participant seeks transplant services at any facility that has been approved by SmartHealth's utilization vendor when such transplant services are not available at the participant's own Health Ministry. The participant is eligible for this benefit when traveling to an approved Ascension Network, National Network or Out-of-Network facility within the United States that offers the transplant service needed.

This benefit is only available for **Inpatient services**. Please refer to the applicable SmartHealth plan document for the definition of Inpatient. This benefit is not available for any stay that is considered a Hospital Observation Stay even if an overnight stay may be required.

Travel benefits being requested for transplant services must be pre-certified by SmartHealth prior to travel expenses being incurred.

**Note that some benefits may be required under applicable law to be included in taxable income.**

## Allowances – In General

Travel allowances – The costs of round trip transportation between the patient's home and the facility (air - economy class only, train, bus, rental car) is reimbursed. If traveling by rental car to the facility, parking, tolls, and gasoline will be reimbursed in addition to the cost of the rental car. If traveling by personal auto, mileage reimbursement is reimbursed at the published IRS standard reimbursement rate for personal vehicle usage at the date the claim is incurred in addition to parking, tolls, and gasoline. Reimbursement rate information is available at [www.irs.gov](http://www.irs.gov).

Lodging allowances – Expenses incurred by the patient for Inpatient services and up to one companion for hotel lodging away from home are reimbursed at a maximum of up to \$150 per night when traveling domestically. When traveling internationally, a **combined** lodging and meal allowance of up to \$300 per night for the patient and up to one companion is allowed.

Meal allowance for domestic travel – Expenses incurred by the patient for Inpatient services and any companion for meals away from home are reimbursed at the rate of up to \$50 per person per day.

Companions – One (1) companion is allowed for an adult patient. Two (2) parents or guardians are allowed per child.

Maximum Benefit – The maximum allowable lifetime benefit is \$10,000 per participant, or per family unit. Example – Participants with single coverage receive a \$10,000 lifetime benefit. Participants with family coverage receive a \$10,000 lifetime benefit.

## **Process**

1. The participant completes an Ascension SmartHealth Travel Benefit Request Form ("Travel Benefit Request Form") for each applicable individual requesting travel reimbursement.
2. The Travel Benefit Request Form must be submitted for pre-certification and must be pre-certified prior to the travel expense being incurred. This benefit may not be pre-certified retroactively.
3. The participant mails, faxes or emails the completed Travel Benefit Request Form to SmartHealth per the instructions on the form.
4. SmartHealth will review the completed Travel Benefit Request Form. If additional information is required, a SmartHealth representative will contact the participant and/or the provider per the information supplied on the form.

5. All travel benefit pre-certifications will be given an authorization number using a unique miscellaneous procedure code so that travel pre-certs can be tracked separately from clinical pre-certs.
6. A SmartHealth representative will notify the participant once the process has been completed/approved or denied. In addition, any specific follow-up information needed by the participant will also be provided.
7. The participant will then submit his or her completed SmartHealth Travel Expense Reimbursement Form with receipts to the appropriate payer per the instructions on the form for 100% reimbursement of eligible expenses.

## Limitations

- Except with respect to transplant services, this policy is only applicable to those participants and their dependents when a participant seeks services at an Ascension Network facility that are not available at the participant's own Health Ministry.
- A travel benefit for services at the Ascension Network benefit level is only applicable to a limited number of medical conditions. These conditions include heart procedures, complex joint replacement procedures, and pediatric surgeries.
- A travel benefit for services at the National Network or Out-of-Network benefit level is only available for transplants when approved by SmartHealth's utilization vendor.

## HCPCS 2020

### Codes eligible for travel benefit reimbursement

- A0090 Non-emergency transportation, per mile - vehicle provided by individual (family member, self, neighbor) with vested interest
- A0140 Non-emergency transportation and air travel intra- or interstate
- A0170 Transportation ancillary: parking fees, tolls, other
- A0180 Non-emergency transportation: ancillary: lodging-recipient
- A0190 Non-emergency transportation: ancillary: meals-recipient
- A0200 Non-emergency transportation: ancillary: lodging-escort
- A0210 Non-emergency transportation: ancillary: lodging-escort

### Excluded Services

Items not directly related to travel, lodging, and meal expenses are not payable. They include, but are not limited to:

- Alcoholic beverages
- Car maintenance
- Cards, stationery, stamps
- Clothing
- Dry cleaning
- Entertainment (cable televisions, books, magazines, movie rentals)
- Flowers
- Household products
- Household utilities, including cell phone charges, maid, babysitter or day care services
- Kennel fees
- Laundry services

- Security deposits
- Toiletries
- Toys

This is a reference document only. In the case of a conflict between this document and the official Ascension SmartHealth Medical Plan document or the Ascension SmartHealth-Texas Medical Plan document, the language in the applicable plan document will prevail. Any terms defined in the applicable plan document are controlling here.