

Confidential billing process for school-based health clinics

Washington | Medicaid

Background

About school-based health centers

A school-based health center (SBHC) is a health clinic located in or adjacent to a school. Students can get medical care, mental health services, and sometimes other support — all in one place.

SBHCs differ from school health staff, such as the school nurse or a school-employed counselor. A healthcare sponsor operates them and follows the same healthcare laws and standards as community health clinics.

SBHCs are often located in schools where students may face barriers to accessing healthcare elsewhere, such as cost, distance, or a lack of transportation.

Services at SBHCs are available to all students at the school. In some cases, SBHCs may also serve students from other schools in the district, as well as families, staff, or community members.

About managed care organizations

Managed care organizations (MCOs) are health plans that bring together physical, mental, and substance use treatment under a single coordinated system. In Washington, most students enrolled in Apple Health receive their care through an MCO.

The state has five MCOs. When someone becomes eligible for Apple Health, they choose or are assigned to one of these plans.

Coverage provided by Wellpoint Washington, Inc.

Wellpoint Washington, Inc. profoundly acknowledges and respects the inherent sovereignty of the federally recognized Tribes in Washington state. In our efforts to promote high-quality healthcare, we honor the Tribal right of self-governance, holding in deep esteem the government-to-government relationship existing between the state and the Tribes, a bond reiterated by the Centennial Accord and established by RCW 43.376. We heartily commit to enhancing our coordination, collaboration, and recognition of the deeply rooted traditions and values of the Tribal communities.

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About confidential services

Sometimes, students need care without involving a parent or guardian. Washington has **minor consent** laws that allow young people to get certain services on their own. SBHCs follow the same confidentiality and consent laws as any other healthcare provider.

Confidentiality is protected by state and federal law (for example, the Health Insurance Portability and Accountability Act of 1996, HIPAA). This means your health information will not be shared without your consent, except in minimal situations required by law (see last page of this document). Protecting your privacy is a critical way SBHCs build trust with students.

To ensure confidentiality is maintained at every step — from your appointment to insurance billing — Apple Health MCOs, the Health Care Authority (HCA), and the Washington School-Based Health Alliance (WA SBHA) work together to address concerns and close any gaps.

The following section explains what happens when confidential services are billed to your MCO.

Client website access and initiation

Entering the Wellpoint website:

- Youth 18+ can set up their own website.
- Youth under 18 do not have portals, and information will not be posted to their parents' or guardians' accounts.
- Potential risk: A parent or guardian could impersonate a child and set up a website using the child's personal information. This is not legal and can be reported to the MCO to correct.

Entering the SBHC

You are seeking confidential services from your SBHC

- No risk factor, SBHCs follow all minor consent laws and HIPAA to ensure your information is private or confidential (except in the cases listed on the last page).
- You may choose to sign a release of information (ROI) for specific information to be shared with a parent or guardian, school, school staff, or a trusted adult — but this is entirely up to you.

SBHC checks eligibility or insurance

SBHCs bill for each appointment. To bill the correct insurance, the SBHC must check eligibility.

- The SBHC is checking whether you are an Apple Health recipient (P1 is the database).
 - P1 indicates:
 - Which MCO are you enrolled in?
 - Who will be the provider?
 - Whether primary (or another) insurance is known?
- If you have other primary insurance, the provider will ask if there is a good cause exemption:
 - This step prevents billing primary insurance if confidentiality is preferred.
- This entire step is between the SBHC and Wellpoint — there is no risk factor here — nothing is added to or taken from your medical record.

Billing, reimbursement, and your records

- Following the confidential appointment, your provider generates a bill to Wellpoint:
 - Potential risk factor: If you have primary insurance, they may be billed before Medicaid. Wellpoint is not responsible for the billing processes of other insurance providers and cannot attest to their practices.
- Wellpoint receives the claim or bill. At this point, the claim will be either approved or not eligible for reimbursement:
 - If approved:
 - Wellpoint pays the provider and sends Evidence of Payment (EOP) to the provider (this does not impact your records — it is between Wellpoint and the provider, only).
 - If not eligible for reimbursement:
 - The provider can dispute it. Again, this does not impact your record; it is between Wellpoint and the provider only.

At no time does Wellpoint send an explanation of benefits (EOB) for confidential services

Potential risks to maintaining your confidentiality

In addition to the risks outlined above, there are a few potential risks to your confidentiality after appointments and billing:

- Quality Assurance (QA) calls: Sometimes, Wellpoint conducts follow-up calls to ensure the quality of services provided. These calls are targeted to you, the person who had the appointment. But they go to the phone number on file, which may be a parent or guardian:

- If a QA call or email happens, the person from Wellpoint calling will ask to speak to the patient who had the appointment, in this case, you. Your parent may get this question. If they do not put you on the phone, the Wellpoint caller should end the call.
- If a parent or guardian calls Wellpoint about you or your appointments, Wellpoint does not provide the parent or guardian with information unless you, the patient, have provided written authorization.

Exceptions to confidentiality:

- The patient or guardian permits a signed release of information (ROI).
- The patient indicates a risk of imminent harm to self or others.
- The patient has a life-threatening health condition and is under the age of 18.
- There is a reason to suspect abuse or unintentional oversight.
- Certain communicable diseases must be reported to the public health department.

What is being done to address potential risks to maintaining your confidentiality at Wellpoint

Wellpoint is committed to maintaining your confidentiality. We are taking measures to address areas of concern. These include:

- Adding training about confidentiality and billing to the annual required provider training
- Removing visits of patients between 14 and 18 from quality assurance calls or follow-up surveys
- Providing this information to you regarding your confidentiality and any potential risks and mitigation efforts
- Working with the Washington School-Based Health Alliance (WA SBHA) to continuously understand and address any areas of concern expressed by SBHCs, to find ways to mitigate any risks to your confidentiality