



# **LCHD/CHC Payer Mix and Insurance Considerations**

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# Lake County Health Department Payer Mix

## Medical Services

Fiscal Year	Medicaid/ MCO	Uninsured	Medicare	Commercial	Grant
2017	59.1%	28.6%	6.6%	4.5%	1.2%
2018	58.2%	29.5%	6.1%	4.4%	1.8%
2019	55.9%	32.3%	5.2%	4.6%	2%

# Medicaid versus Commercial Insurance

## Benefit and Reimbursement Differences

- **Benefit Differences:**

- Patient Deductibles and Copayments
- Medicaid Only Benefits:
  - Behavioral Health (CMHC): ACT, Community Support, Case Management
  - Family Case Management

- **Reimbursement Differences:**

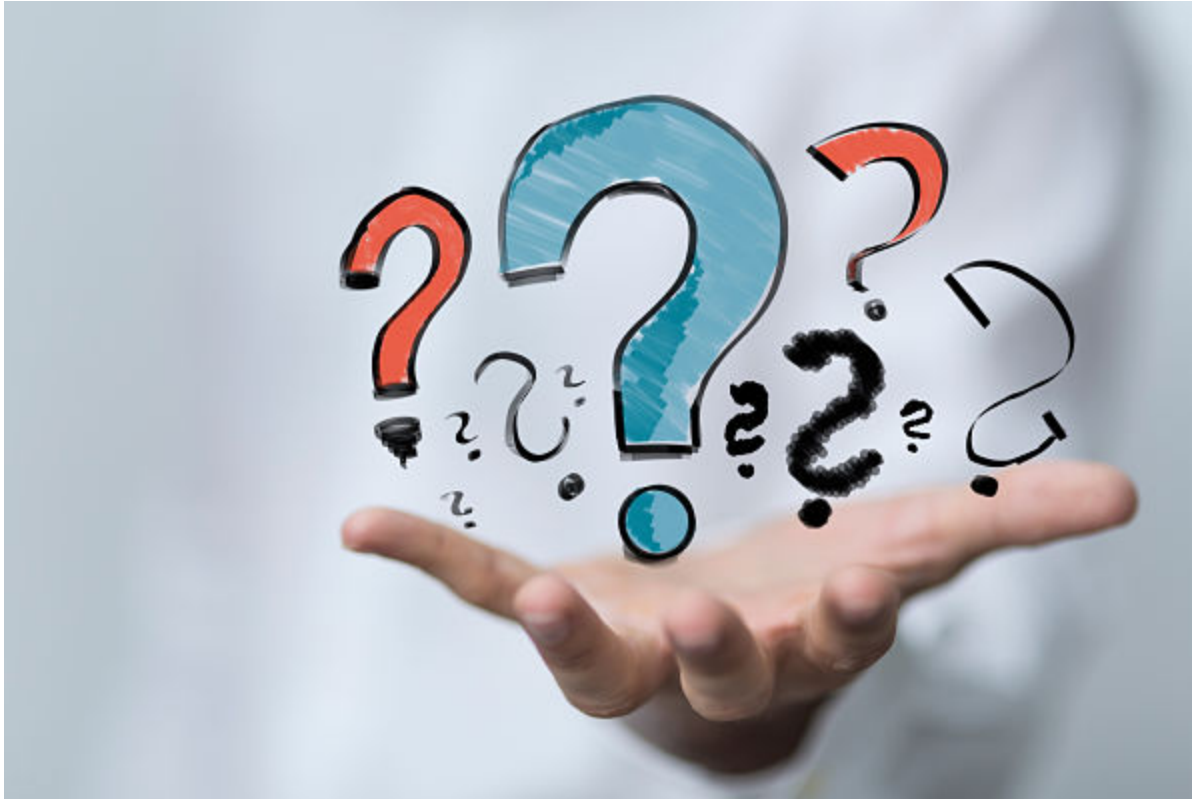
- Medicaid encounter rate: 2019 medical: \$142.04
- Commercial fee for service reimbursement:
  - 99203 new patient \$116.08
  - 99213 established patient \$79.07

# Commercial Insurance Contracts

## Evaluation Elements

- Access to Providers for Patients with Commercial Insurance
- LCHD/CHC Payer Mix
  - Medical: 721 patients with “out of network” Commercial Insurance
- Limited Benefit Coverage for LCHD/CHC services
- Reimbursement Differences
- Administrative Expenses > Potential Revenue
  - Contract negotiations, Credentialing, EHR set up and maintenance, Operational requirements – e.g., prior authorizations, billing, denial of claims follow-up, patient collections

# Q&A





# LakeCounty

Health Department and  
Community Health Center



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