

NAME:
REGARDING:

SS#:

Industry and Local 338 Welfare Fund

LOCAL: 338
STATUS: Full Time

ISSUE: Hospital/Medical – Benefit Maximum #M18/102-6284

FUND RULE:

"Physical, Occupational, Speech, or Vision Therapy

Physical Therapy and Rehabilitation (requires pre-certification):

- Up to 90 days of inpatient service per calendar year
 - Up to 30 visits combined in home, office, or outpatient facility per calendar year."
- (Industry and Local 338 Welfare Fund SPD, Page 44)

"Coordination of Benefits

If this Plan is the Secondary Plan. If this Plan is secondary, then benefits will be reduced so that total benefits will not be greater than the allowable charges. Also, this Plan will not pay more than the amount the Plan would normally pay if it were primary."

(Industry and Local 338 Welfare Fund SPD, Pages 150-151)

SUMMARY:	Date(s) of Service:	January 3, 2017 through September 18, 2017
	Claim Received:	September 15, 2017 through October 13, 2017
	Claim Denied:	September 15, 2017 through October 16, 2017
	Appeal Received:	April 27, 2018

The **participant's spouse** is appealing for secondary payment of claims for physical therapy services that were denied. The participant's spouse states, "Last year, I spoke with [a Fund office representative] regarding physical therapy. I, at the time, had Aetna as my primary [coverage] and [the Fund] was secondary. I suffered a spinal cord injury that required a lot of physical therapy and my [primary] insurance covered unlimited visits. [The Fund] said they would cover 30 [visits] but then I was told by [the Fund office representative] that [the Fund] was secondary and they would follow to cover unlimited visits. Now I am being billed for dates I was told I would be covered for. This was medically necessary and [I] was told it would be covered."

Fund records indicate Kessler Institute for Rehabilitation submitted many claims for physical therapy services rendered from January 3, 2017 through September 18, 2017 (out of sequential order) with the diagnoses "Intervertebral disc disorders with myelopathy - thoracic region, other abnormalities of gait and mobility, radiculopathy - lumbar region, encounter for other specified surgical aftercare, muscle wasting and atrophy - not elsewhere classified, stiffness of unspecified joint, and pain in thoracic spine." The Fund office issued secondary payment for thirty (30) physical therapy dates of service. The maximum benefit for calendar year 2017 exhausted at that time. The Fund office denied secondary payment of the remaining claims because the calendar year maximum benefit had exhausted.

ACTION:

Approved

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Denied

☐

Tabled

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COMMENTS: