

**DEPARTMENT OF HEALTH AND SOCIAL SERVICES
DIVISION OF PUBLIC HEALTH
Health Promotion and Disease Prevention**

4203 Cancer Treatment Program

1.0 Purpose

- 1.1 The Cancer Treatment Program (CTP) is a program of Delaware Health and Social Services (DHSS), Division of Public Health (DPH) intended to provide medical insurance coverage to uninsured Delawareans for the treatment of cancer.
- 1.2 Definition of "uninsured" for purposes of this regulation - a person who meets all technical, financial, and residency requirements of this regulation.

8 DE Reg 1144 (2/1/05)

18 DE Reg. 67 (07/01/14)

2.0 Availability Of Funds

- 2.1 Benefits will be available to enrollees provided that funds for this program are made available to DHSS.
- 2.2 In the event that funds are not available, DHSS will notify enrollees and providers.

3.0 General Application Information

- 3.1 The application must be made in writing on the prescribed CTP form. An individual, agency, institution, guardian or other individual acting on behalf of the applicant can make this request for assistance for the applicant with his knowledge and consent. The CTP will consider an application without regard to race, color, age, sex, marital status, creed, sexual orientation, gender identity, disability, religion, national origin or political belief as per State and Federal law.
- 3.2 Each individual applying for the CTP is required to furnish his or her Social Security Number, if the individual has a Social Security Number.
- 3.3 Filing an application gives the applicant the right to receive a written determination of eligibility and the right to appeal the written determination.

18 DE Reg. 67 (07/01/14)

4.0 Technical Eligibility

- 4.1 The following for an adult applicant are required to receive benefits under this program. The adult applicant must:
 - 4.1.1 Need treatment for cancer in the opinion of the applicant's licensed physician of record. Cancer treatment will not include routine monitoring for pre-cancerous conditions, or monitoring for recurrence during or after remission.
 - 4.1.2 Be a Delaware resident.
 - 4.1.3 Have been a Delaware resident at the time cancer was diagnosed.
 - 4.1.4 Have no health insurance.
 - 4.1.4.1 Examples of health insurance include comprehensive, major medical and catastrophic plans, Veterans Affairs Medical Services, Correctional Healthcare Services, Medicare, and Medicaid.
 - 4.1.4.2 Excepted are the following types of insurance plans, which do not exclude eligibility for the CTP: dental, vision, dismemberment, drug, mental health, nursing home, blood bank, workman's compensation, accident, family planning, the Delaware Prescription Assistance Program, the Delaware Chronic Renal Disease program, and non-citizen medical coverage.
 - 4.1.4.3 The CTP is the payer of last resort and will only provide benefits to the extent that they are not covered by the plans listed in 4.1.4.2.
 - 4.1.5 Meet one of the exemptions listed in the Patient Protection and Affordable Care Act's (PPACA) requirements to buy coverage.

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- 4.1.5.1 Exemptions listed in the PPACA include: applicant is part of a religion opposed to acceptance of benefits from a health insurance policy; applicant is an undocumented immigrant; applicant is incarcerated; applicant is a member of an Indian tribe; applicant's family income is below the threshold for filing a tax return; applicant is required to pay more than 8% of household income for health insurance, after taking into account any employer contributions or tax credits.
- 4.1.5.2 Applicants will need to show proof of exemption from the PPACA.
- 4.1.6 Be ineligible for Medicaid.
- 4.1.7 Be over the age of 18 years.
- 4.1.8 Be diagnosed with any cancer on or after July 1, 2004, or be receiving benefits for the diagnosis of colorectal cancer through the Division of Public Health's Screening for Life program on June 30, 2004.
- 4.2 The following are required for a minor (child under 18 years of age) to receive benefits under this program. The minor applicant must:
 - 4.2.1 Need treatment for cancer in the opinion of the applicant's licensed physician of record. Cancer treatment will not include routine monitoring for pre-cancerous conditions, or monitoring for recurrence during or after remission.
 - 4.2.2 Be a Delaware resident
 - 4.2.3 Have been a Delaware resident at the time cancer was diagnosed.
 - 4.2.4 Be diagnosed with any cancer on or after July 1, 2004.
 - 4.2.5 The CTP is payer of last resort and will only provide benefits to the extent that they are not covered by other plans.
- 4.3 An inmate of a public institution shall be ineligible for the CTP.
 - 4.3.1 For the purposes of the CTP, the definitions of public institution and inmate shall be the same as used by the Delaware Medicaid program 16 **DE Admin. Code** 14120.
- 4.4 The Medical Assistance Card is the instrument used to verify an individual's eligibility for benefits. Prior to rendering services, medical providers are required to verify client eligibility using the client's identification number by accessing one of the Electronic Verification Systems (EVS) options. Instructions for accessing EVS are described in the EVS section of the billing manual.

8 DE Reg 1144 (2/1/05)

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5.0 Financial Eligibility

- 5.1 To be eligible for the CTP the applicant must have countable household income that is less than 650% of the Federal Poverty Level (FPL).
- 5.2 Income is any type of money payment that is of gain or benefit to an individual. Income is either counted or excluded for the eligibility determination.
- 5.3 Countable income includes but is not limited to:
 - 5.3.1 Social Security benefits – as paid after deduction for Medicare premium
 - 5.3.2 Pension – as paid
 - 5.3.3 Veterans Administration Pension – as paid
 - 5.3.4 U.S. Railroad Retirement Benefits – as paid
 - 5.3.5 Wages – gross amount before deductions for taxes and FICA
 - 5.3.6 Senior Community Service Employment – gross amount before deductions for taxes and FICA
 - 5.3.7 Interest/Dividends – gross amount
 - 5.3.8 Capital Gains – gross amount from capital gains on stocks, mutual funds, bonds.
 - 5.3.9 Credit Life or Credit Disability Insurance Payments – as paid
 - 5.3.10 Alimony – as paid
 - 5.3.11 Rental Income from entire dwelling – gross rent paid minus standard deduction of 20% for expenses
 - 5.3.12 Roomer/Boarder Income – gross room/board paid minus standard deduction of 10% for expenses
 - 5.3.13 Self Employment – countable income as reported to Internal Revenue Service (IRS)
 - 5.3.14 Unemployment Compensation - gross amount before deductions for taxes and FICA
- 5.4 Excluded income includes but is not limited to:

- 5.4.1 Annuity payments
- 5.4.2 Individual Retirement Account (IRA) distributions
- 5.4.3 Payments from reverse mortgages
- 5.4.4 Capital gains from the sale of principal place of residence
- 5.4.5 Conversion or sale of a resource (i.e. cashing a certificate of deposit)
- 5.4.6 Income tax refunds
- 5.4.7 Earned Income Tax Credit (EITC)
- 5.4.8 Vendor payments (bills paid directly to a third party on behalf of the individual)
- 5.4.9 Government rent/housing subsidy paid directly to individual (i.e. HUD utility allowance)
- 5.4.10 Loan payments received by individual
- 5.4.11 Proceeds of a loan
- 5.4.12 Foster care payments made on behalf of foster children living in the home
- 5.4.13 Retired Senior Volunteer Program (RSVP)
- 5.4.14 Veterans Administration Aid and Attendance payments
- 5.4.15 Victim Compensation payments
- 5.4.16 German reparation payments
- 5.4.17 Agent Orange settlement payments
- 5.4.18 Radiation Exposure Compensation Trust Fund payments
- 5.4.19 Japanese-American, Japanese-Canadian, and Aleutian restitution payments
- 5.4.20 Payments from long term care insurance or for inpatient care paid directly to the individual
- 5.5 Determination of the household income will be based on the family budget group, which is the total number of persons whose income is budgeted together. This will always include the following:
 - 5.5.1 Married couples if they live together; and,
 - 5.5.2 Unmarried couples who live together as a married couple.
 - 5.5.3 Couples will be considered as living together as a married couple if:
 - 5.5.3.1 They say they are married, even if the marriage cannot be verified; or,
 - 5.5.3.2 They are recognized as a married couple in the community; or,
 - 5.5.3.3 One partner uses the other's last name; or,
 - 5.5.3.4 They state they intend to marry.
- 5.6 In households that include a caretaker, the caretaker's children and other children that are the caretaker's responsibility, the caretaker's income and those of his or her children are always budgeted together. The income of any other children in the home will be considered separately. In these situations, the separate budget groups can be combined to form a single family budget group only when the following conditions are met:
 - 5.6.1 CTP benefits would be denied to any of the recipients by maintaining separate budget groups.
 - 5.6.2 The caretaker chooses to have his or her income and those of his or her children considered with the income of any other people in the home.

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6.0 Residency

- 6.1 A Delaware resident is an individual who lives in Delaware with the intention to remain or where the individual is living and has entered into a job commitment, or seeking employment whether or not currently employed.
- 6.2 Factors that may be taken into account when determining residency are variables such as the applicant's age, location of dwellings and addresses, location of work, institutional status, and ability to express intent.
- 6.3 Eligibility:
 - 6.3.1 Will not be denied to an otherwise qualified resident of the State because the individual's residence is not maintained permanently or at a fixed address.
 - 6.3.2 Will not be denied to an institutionalized individual because the individual did not establish residence in the community prior to admission to an institution.

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6.3.3 Will not be terminated due to temporary absence from the State, if the person intends to return when the purpose of the absence has been accomplished.

6.4 When a State or agency of the State, including an entity recognized under State law as being under contract with the State, arranges for an individual to be placed in an institution in another State, the State arranging that placement is the individual's State of residence.

18 DE Reg. 67 (07/01/14)

7.0 Verification Of Eligibility Information

7.1 The CTP will verify information related to eligibility. Verification may be verbal or written and may be obtained from an independent or collateral source.

7.2 Documentation shall be date stamped and become part of the CTP case record.

7.3 Verifications received and/or provided may reveal a new eligibility issue not previously realized. Additional verifications may be required.

7.4 Failure to provide requested documentation will result in denial or termination of eligibility.

18 DE Reg. 67 (07/01/14)

8.0 Disposition Of Applications

8.1 The CTP will dispose of each application by a finding of full eligibility, temporary eligibility or ineligibility, unless:

8.1.1 There is an entry in the case record that the applicant voluntarily withdrew the application, and that the CTP sent a notice confirming the applicant's decision;

8.1.2 There is a supporting entry in the case record that the applicant is deceased; or

8.1.3 There is a supporting entry in the case record that the applicant cannot be located.

8.2 Disposition definitions:

8.2.1 Full eligibility - applicants provided full eligibility in the CTP meet all technical, income and residency eligibility requirements

8.2.2 Temporary eligibility - applicants provided temporary eligibility meet all technical, income and residency eligibility requirements except 4.1.5

8.2.3 Ineligibility - applicants do not meet one or more of the technical, income and/or residency eligibility requirements

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9.0 Temporary Eligibility

9.1 Applicants provided temporary eligibility in the CTP are not exempt from the requirements to buy health insurance coverage per the PPACA.

9.2 Applicants provided temporary eligibility in the CTP are only afforded coverage under the CTP until such time as they can obtain health insurance coverage either through an employer or through the individual health insurance marketplace.

9.2.1 CTP applicants can obtain individual health insurance coverage during the annual health insurance coverage open enrollment period on the individual health insurance marketplace.

9.3 After such time as the applicant can obtain health insurance coverage through means listed in 9.2, the CTP enrollee will be terminated from the CTP, regardless of whether the individual has followed through with obtaining health insurance coverage.

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10.0 Termination Of Eligibility

10.1 Eligibility terminates:

10.1.1 When the enrollee attains other medical insurance as listed in 4.1.4.

10.1.2 When the enrollee is no longer receiving treatment for cancer as defined in 4.1.1.

10.1.3 When the enrollee no longer meets the technical or financial eligibility requirements.

10.1.4 When applicants provided temporary eligibility status fail to obtain health insurance coverage or satisfy the requirements to transition to full eligibility status.

- 10.1.5 Twenty-four months after the date that cancer treatment is initiated for each primary cancer diagnosis.
- 10.2 If eligibility is terminated, it may only be renewed for an individual who is diagnosed with a new primary cancer. An individual who has a recurrence of cancer for which coverage has been previously provided is not eligible for additional coverage. The determination of a new primary cancer or recurring cancer is made by the treating physician.
- 10.3 When temporary eligibility is terminated or a disposition of ineligibility is received, applicants may request a financial hardship waiver and submit to DHSS for review to determine if a significant financial hardship exists for the applicant.

11 DE Reg 680 (11/01/07)

18 DE Reg. 67 (07/01/14)

11.0 Coverage And Benefits

- 11.1 Coverage is limited to the treatment of cancer as defined by DHSS.
- 11.2 There is no managed care enrollment.
- 11.3 Benefits will be paid at rates equivalent to Medicaid under a fee for service basis. If a Medicaid rate does not exist for the service provided, the CTP will determine a fair rate.
- 11.4 Benefits will only be paid when the provider of the cancer treatment services is a Delaware Medicaid Assistance Provider.
- 11.5 Benefits for patients enrolled prior to September 1, 2004 (or whatever date is established by DHSS as having an operational benefits management information system), may not be paid until after that date.
- 11.6 The CTP is the payer of last resort and will only provide benefits to the extent that they are not otherwise covered by another insurance plan.
- 11.7 Eligibility may be retroactive to the day that cancer treatment was initiated provided that the application is filed within one year of that day. In such circumstances, covered services will only be provided for the time period that the applicant is determined to have been eligible for the CTP.
- 11.8 In no case will eligibility be retroactive to a time period prior to July 1, 2004, except if the enrollee was receiving benefits for the treatment of colorectal cancer through the Division of Public Health's Screening for Life program on June 30, 2004. If this exception occurs, eligibility will be retroactive only to the date the enrollee was receiving benefits for colorectal cancer treatment through the Screening for Life program.

11 DE Reg 680 (11/01/07)

18 DE Reg. 67 (07/01/14)

12.0 Cancer Treatment Services Which Are Not Covered

- 12.1 The cost of nursing home or long-term care institutionalization is not covered. (The cost of cancer treatment services within a nursing home or long term care institution is a covered benefit.)
- 12.2 Services not related to the treatment of cancer as determined by DHSS are not covered.
- 12.3 Cancer treatment services for which the enrollee is eligible to receive by other health plans as listed in 4.1.4.2 are not covered.

18 DE Reg. 67 (07/01/14)

13.0 Changes In Circumstances And Personal Information

- 13.1 Enrollees are responsible for notifying the CTP of all changes in his or her circumstances that could potentially affect eligibility for the CTP. Failure to do so may result in overpayments being processed and legal action taken to recover funds expended on his or her behalf during periods of ineligibility.
- 13.2 Enrollees are responsible for notifying the CTP of changes in the enrollee's name, address and telephone number.

18 DE Reg. 67 (07/01/14)

14.0 Changes In Program Services

When changes in program services require adjustments of CTP benefits, the CTP will notify enrollees who have provided an accurate and current name, and address or telephone number.

18 DE Reg. 67 (07/01/14)

15.0 Confidentiality

The CTP will maintain the confidentiality of application, claim, and related records as required by law.

18 DE Reg. 67 (07/01/14)

16.0 Review Of CTP Decisions

16.1 Any individual who is dissatisfied with a CTP decision may request a review of that decision.

16.2 Such request must be received by the CTP in writing within 30 days of the date of the decision in question.

16.3 The CTP will issue the results of its review in writing. The review will be final and not subject to further appeal.

8 DE Reg. 107 (7/1/04)

18 DE Reg. 67 (07/01/14)