

## Managed Behavioral Health in PPO100 and Keystone

### Benefit Plan Summary for PPO100

Service	IBH Network	Non-Network	Pre-Certification
Inpatient Psychiatric Care	<b>100%</b>	<ul style="list-style-type: none"> <li>▪ 80% of IBH allowable after \$500 deductible (combined MH, CD, and medical)</li> </ul>	<b>Required through IBH for both network and non-network</b> 50% co-insurance for services provided by non-network providers w/o pre-authorization.
Mental Health (MH)- Outpatient Office Visits –Individual, Family, Group Counseling	<b>\$20 co-pay</b>	<ul style="list-style-type: none"> <li>▪ 80% of IBH allowable after \$500 deductible (combined MH, CD, and medical)</li> </ul>	<b>Some services require Pre-Certification.</b>
Inpatient Chemical Dependence (CD)/Substance Abuse	<b>100%</b>	<ul style="list-style-type: none"> <li>▪ 80% of IBH allowable after \$500 deductible (combined MH, CD, and medical)</li> </ul>	<b>Required through IBH for both network and non-network</b> 50% co-insurance for services provided by non-network providers w/o pre-authorization.
Chemical Dependence (CD)/ Substance Abuse - Outpatient Office Visits – Individual, Family, Group Counseling	<b>\$20 co-pay</b>	<ul style="list-style-type: none"> <li>▪ 80% of IBH allowable after \$500 deductible (combined MH, CD, and medical)</li> </ul>	<b>Some services require Pre-Certification.</b>

- Treatment must be provided by a psychiatrist, psychologist, therapist or clinical social worker who is licensed to practice independently at the master's level or above.
- Laboratory work must be prescribed by a psychiatrist.
- Treatment must be delivered in a goal-oriented manner that produces observable and measurable improvement in the patient's condition.

### Benefit Plan Summary for Keystone Health Plan

Service	IBH Network	Non-Network	Pre-Certification
Inpatient Psychiatric Care	<b>100%</b>	No benefit	<b>Required through IBH</b>
Mental Health (MH)- Outpatient Office Visits –Individual, Family, Group Counseling	<b>\$20 co-pay</b>	No benefit	<b>Some services require Pre-Certification.</b>
Inpatient Chemical Dependence (CD)/Substance Abuse	<b>100%</b>	No benefit	<b>Required through IBH</b>
Chemical Dependence (CD)/Substance Abuse - Outpatient Office Visits – Individual, Family, Group Counseling	<b>\$20 co-pay</b>	No benefit	<b>Some services require Pre-Certification.</b>

- Only inpatient services pre-certified by IBH and provided by network providers are covered. There is no benefit for non-network providers or for services not pre-certified.
- Treatment must be provided by a psychiatrist, psychologist, therapist or clinical social worker who is licensed to practice independently at the master's level or above.
- Laboratory work must be prescribed by a psychiatrist.
- Treatment must be delivered in a goal-oriented manner that produces observable and measurable improvement in the patient's condition.

A Managed Behavioral Health Plan includes mental health and substance abuse treatment benefits. The behavioral health benefit included for this plan is provided by Integrated Behavioral Health (IBH). This plan is compliant with the Mental Health Parity and Equity Act of 2008 (MHPAE) and Interim Final Rules (IFR) of 2010.

**Plan features include:**

- Enhanced mental health benefits available when network providers are used.
- National network of quality providers and facilities that have been selected and credentialed by IBH.
- No need for patient submission of claim forms when network providers are used.
- Network providers accept the plan payment as payment in full after the applicable copayment or deductible.
- All mental health services subject to medical necessity and appropriateness of care.
- Some services require prior authorization, call IBH for care coordination.
- If treatment is needed call **800-395-1616** and IBH will provide referrals, case management, care coordination, and answer benefit questions for your behavioral health plan.

To assure your behavioral health services will be covered it is recommended that you obtain prior authorization by an IBH care manager at **800-395-1616**. Services not pre-authorized by IBH are subject to retrospective review before payment determination. Without pre-authorization, your claims will be subject to a retrospective review and in some instances may not be covered. Certain services are still required to be pre-authorized, contact IBH with any questions. Your provider may be required to submit a treatment plan and documentation to establish medical necessity and appropriateness of care.

Pre-authorization of all behavioral health services including initial outpatient care with a psychiatrist, psychologist or therapist is highly recommended. Pre-authorization of behavioral health services will insure medical necessity criteria are met. Services not pre-authorized by IBH are subject to retrospective review, and in some instances may not be covered. Certain behavioral health services require prior authorization. Contact IBH with any questions. Your provider may be required to submit a treatment plan and documentation to establish medical necessity and appropriateness of care. All care is subject to eligibility, plan definitions, limitations, exclusions, and is payable when determined by IBH as medically necessary and appropriate. Expenses determined not clinically necessary will not be covered.

**Inpatient Mental Health Benefits:**

To find an in-network facility, contact Integrated Behavioral Health at **800-395-1616**. Some benefit options may allow you to choose services through an out-of-network facility, but you may have to pay a larger portion of the costs, and all services are subject to prior authorization and concurrent review. See included Benefit Table to determine if out of network benefits are available.

Pre-authorization is required for all inpatient, partial hospitalization, residential, and intensive outpatient care. You or your provider may call an IBH care manager at **800-395-1616** to obtain pre-authorization prior to starting any intensive treatment program.

**Outpatient Mental Health Benefits:**

All treatment services are subject to medical necessity and appropriateness of care review. All outpatient care beyond the initial 8 visits per year, or falling within additional outlier categories, requires the provider to submit a treatment plan for review of medical necessity, appropriateness of care, and pre-authorization of continued care.

The following outpatient evaluations or treatments require authorization before commencing:

- Psychological testing
- Group therapy
- Outpatient Electroconvulsive Therapy (ECT)
- Transcranial Magnetic Stimulation (TMS)
- Specialized services

- Any service other than the initial 8 sessions with a licensed psychologist, licensed therapist or licensed psychiatrist.

Some benefit options may allow you to choose services through either an IBH network provider or a non-network provider. See included Benefit Table to determine if out-of-network benefits are available. Non-network providers must be independently licensed and must follow plan requirements of submitting documentation of medically necessary care. Call IBH to determine if a non-network provider is eligible for coverage under your plan.

While there are no treatment visit or hospital day limits in the benefit plan, all claims for treatment (including those delivered before any pre-authorization) are subject to review for medical necessity and appropriateness of care by IBH. All claims are subject to benefit eligibility as well as plan exclusions and limitations at time of service.

### **Services Not Included in the Managed Behavioral Health Plan in PPO 100 or Keystone**

- ❖ Services performed by the patient on him/herself or performed by immediate family, including but not limited to a spouse, child, brother, sister, parent, or the spouse's parent, even if that individual is a qualified provider.
- ❖ Services provided by someone not licensed by the state to treat the condition for which the claim is made and to independently bill fee for service and/or not trained or experienced to treat a specific condition under review.
- ❖ Extended hospital stays that are unrelated to medically necessary and approved treatment.
- ❖ Services furnished by or for the U.S. government, Federal and state funded agency or foreign government, unless payment is legally required.
- ❖ Treatment that is of an experimental or educational nature. Procedures which are experimental, investigational, or unproven. Therapies and technologies whose long-term efficacy or effect is undetermined or unproven whose efficacy is no greater than that of traditionally accepted standard treatment.
- ❖ Services applied under any government program or law under which the individual is covered.
- ❖ Services for which a third-party is liable.
- ❖ New procedures, services, and medication until they are reviewed for safety, efficacy, and cost effectiveness.
- ❖ Services that are primarily to assess or address remedial educational disorders, including but not limited to: materials, devices and equipment to diagnose or treat learning disabilities.
- ❖ Alternative treatment methods that do not meet national standards for behavioral health practice, including but not limited to: regressive therapy, aversion therapy, neurofeedback or neuro-biofeedback, hypnotherapy, acupuncture, acupressure, aromatherapy, massage therapy, reiki, thought-field energy, art or dance therapy.
- ❖ Non-psychiatric therapy or education for mental retardation, learning disabilities/disorders or developmental disorders, including social skills training.
- ❖ Custodial care or supportive counseling, including care for conditions not typically resolved by treatment.
- ❖ Services not medically necessary. All services must be medically necessary. The fact that a physician or other provider may prescribe, order, recommend, or approve a service or supply does not, in itself, make it medically necessary, even though it is not specifically listed as an exclusion or limitation.
- ❖ Court-ordered treatment, unless determined to be medically necessary and appropriate.
- ❖ Psychological or neuropsychological testing, unless specifically pre-certified by IBH.
- ❖ Inpatient treatment for co-dependency, gambling and sexual addiction.
- ❖ Treatment primarily for chronic pain management or neuropsychological rehabilitation.
- ❖ Treatment primarily for the convenience of the patient or provider.
- ❖ Treatment provided primarily for medical or other research.
- ❖ Charges primarily for marriage, career, or legal counseling.
- ❖ Biofeedback, unless pre-approved by IBH.

## **Services Not Included in the Managed Behavioral Health Plan (Cont.)**

- ❖ Charges for services, supplies or treatments which are primarily educational in nature; charges for services for educational or vocational testing or training and work hardening programs regardless of diagnosis or symptoms; charges for self-help training or other forms of non-medical self-care.
- ❖ Services provided if covered individual would not legally have to pay for them if the covered individual were not covered by the Plan or any other medical Plan, to the extent that exclusion of charges for such services is not prohibited by law or regulation.
- ❖ Assessment or treatment related to sex change procedures.
- ❖ Evaluation or services not required for health reasons, including but not limited to employment, insurance or government licenses, and court ordered, forensic, or custodial evaluations.
- ❖ Treatment of sexual dysfunction not related to organic disease. Sex therapy.
- ❖ Telephone consultations, charges for failure to keep a scheduled visit, charges for completion of a claim form, charges for obtaining medical records or completing a treatment report, and late payment charges.
- ❖ Methadone maintenance.
- ❖ Speech and language evaluations or speech therapy.
- ❖ Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance.
- ❖ Telephone, email and internet consultations in the absence of a specific benefit.
- ❖ Expenses for pastoral counseling, marriage therapy, music or art therapy, assertiveness training, social skills training, recreational therapy, stress management, or other supportive therapies.
- ❖ Long-term treatment at a residential treatment facility, or long term rehabilitation therapy.
- ❖ Smoking cessation programs not covered under the medical plan.
- ❖ Therapeutic foster care, group home, half-way or three-quarter houses, residential/therapeutic schools, camps.
- ❖ Any treatment or condition excluded by the medical plan.

## How PPO 100 and Keystone Managed Behavioral Health Plan Claims Are Paid

Network services require no claim forms. IBH will pay your provider directly. You are responsible for paying coinsurance, copay, or deductible that may apply.

If your benefit plan permits use of a *non-network provider*, either you or the provider must submit a claim form and you are responsible for paying the balance of the provider's outpatient or inpatient mental health or substance abuse charges, after the IBH payment of the non-network benefit based on the IBH allowable rate. The IBH allowable rate is the rate for the IBH fee schedule for specific network services. Remember if you use non-network providers, your financial responsibility, *the amount you pay*, for *non-network* mental health or substance abuse care *is higher* and is based on the IBH allowable rate.

Claims may be mailed to:

Integrated Behavioral Health  
Claims Department  
P.O. 30018  
Laguna Niguel, CA 92607-0018

### Appeals Process

Integrated Behavioral Health shall offer an appeals process for both members and providers. Such policy shall include reasonable efforts to resolve concerns and disagreements prior to a formal appeal process through collegial and non-adversarial means. When such adverse benefit decisions or disagreements occur, the member, provider or employer/health plan may request reconsideration by phone or mail. A Senior Care Manager or supervisor will respond to the Request for Reconsideration immediately. The response is communicated by phone and mail. Facsimile is used when issues are urgent.

Should this reconsideration process fail to satisfy the issue, the claimant may submit a formal appeal for review. The formal appeals process is consistent with federal ERISA and Patient Protection Act guidelines.

For purposes of the appeal procedure, a mental health or substance abuse claim appeal includes any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for a benefit or for a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be experimental or investigational or not medically necessary, including any such denial, reduction, termination of, or a failure to provide or make payment that is based on a determination of a member's eligibility to participate under the group contract, or a failure to provide or make payment. For initial appeals dealing with eligibility determinations, terminations, and rescissions as defined under Patient Protection and Affordable Care Act, please contact your plan administrator for the applicable appeal procedures.

**Internal Appeal Process:** Whenever a *member* disagrees with IBHs' adverse benefit determination, the *member* may seek internal review of that determination by submitting a written request or a telephonic appeal. The appeal must include the reason(s) the *member* disagrees with the adverse benefit determination. . A clinical person, with appropriate expertise, and other than the care manager who effected the denial must conduct the appeal review. Such clinician may not be supervised by the initial reviewer. The response is communicated by phone and mail. Facsimile is used when issues are urgent.

The *member's* appeal must be sent to:

**Integrated Behavioral Health**  
Quality Management - Appeals  
P.O. Box 30018  
Laguna Niguel, CA 92607-0018

An appeal is responded to within the timeframes noted below for the particular type of claim. At any time during either the internal or external appeal process, the *member* may appoint a representative to act on his or her behalf. The *member* may contact IBH at 1-800-395-1616 to receive information on the internal review process and to receive additional information including copies, free of charge, of any internal policy rule, guideline criteria, or protocol which IBH relied upon in making the adverse benefit determination. All protected health information shall be managed within HIPAA regulations and within other federal law and regulations specific to confidentiality of behavioral health medical data.

**External Review Option:** If the appealing party continues to be dissatisfied, a second level appeal can be requested in writing or telephonically and is conducted by an external clinical person with appropriate expertise. External reviews are limited to specific reason as defined by the Patient Protection and Affordable Care Act (PPACA) and any subsequent amendments or regulations to such Act. This decision is also provided within the timeframes noted below for the particular type of claim. The providers and members are informed by mail or facsimile, depending on the urgency.

**Timeframes:**

*Expedited/Urgent Care Claims*

Initial Claim Response Timeframe: 72 Hours  
Request Missing Info from Claimant: 24 Hours  
Claimant to Provide Missing Info: 48 Hours  
Appeal Response Timeframe: 72 Hours

*Pre-Service Health Care Claims*

Initial Claim Response Timeframe: 15 Days  
Extension (Proper Notice/Delay Beyond Plan Control): 15 Days  
Request Missing Info from Claimant: 5 Days  
Claimant to Provide Missing Info: 45 Days  
Claimant to Request Appeal: 180 Days  
Appeal Response Timeframe: 30 Days

*Post-Service Health Care Claim*

Initial Claim Response Timeframe: 30 Days  
Extension (Proper Notice/Delay Beyond Plan Control): 15 Days  
Request Missing Info from Claimant: 30 Days  
Claimant to Provide Missing Info: 45 Days  
Appeal Response Timeframe: 60 Days

**Additional Claimant Rights**

The claimant is entitled to receive, free of charge, and have access to all relevant documents and information relied upon in making the claim determination.

Once you have completed all mandatory appeals, you and your plan may have other voluntary alternative dispute resolution options. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency.

Under ERISA Section 502(a)(1)(B), you have the right to bring a civil action. This right can be exercised when all required reviews of your claims, including the appeal process, have been completed, your claim was not approved, in whole or in part, and you disagree with the outcome.

The above-described Appeal Process is subject to all applicable State and Federal laws and regulations.