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## 2017 Behavioral Health Services and Benefits FAQs

### **How do I access services?**

You can access services for mental health and substance abuse in several ways:

- Call Magellan Health directly at 1-800-688-1911 (press 2, then select the prompt that asks what type of medical plan you have). This is the number located on the back of your member ID Card.
- If you live outside of the five county Philadelphia area and are enrolled in the HMO or POS plan which is administered by AmeriHealth, call AmeriHealth Mental Health/Substance Abuse at 1-800-809-9954.
- Visit [www.ibx.com](http://www.ibx.com), and select Find a Doctor to search for a provider online.

### **Who are the network providers?**

Swarthmore College's employee benefit plans are administered by Independence Blue Cross, who utilizes the Magellan Health network of behavioral health providers. Magellan offers access to providers for covered mental health conditions and addictions through a national network of practitioners that includes psychiatrists, clinical psychologists, clinical social workers, psychiatric clinical nurse specialists, and alcohol/drug counselors and facilities.

### **How can I check to see if my behavioral health provider is covered in the network?**

- Call Magellan Health at 1-800-688-1911, or call AmeriHealth if you're enrolled in an AmeriHealth plan (1-800-809-9954).
- Visit [www.ibx.com](http://www.ibx.com), and select Find a Doctor to search for a provider online.
- Visit [www.magellanassist.com](http://www.magellanassist.com) and login with your toll-free number or user name and password. On the MyMagellan page, enter your ZIP code to begin using the online Provider Search.

If you call Magellan Health, they will email, fax or mail a list of participating providers to you. These providers will be based on those in proximity to the work or home zip code you provide when you call.

### **Will Magellan Health schedule an appointment for me?**

It's usually best if you call the provider directly to schedule an appointment and ask any questions you may have. However, if you do have difficulty securing an appointment, you should contact Magellan to report the issue and ask them for assistance in securing an appointment. Also, if you consider your issue to be urgent/emergent, you can contact Magellan to assist you with the scheduling process.

### **What helpful information should I be aware of when it comes to contacting a provider?**

Be aware that solo practitioners do not have an administrative staff like a medical practice to answer the phones, etc. Magellan's network is composed of solo practitioners, small, medium and large group practices. Group practices typically have the most availability and flexibility for appointments.

### **If my behavioral health provider is not part of the network, will my care still be covered by my Swarthmore plan?**

If you're enrolled in the HMO plan, you do not have coverage for out-of-network services. However if you participate in the HDHP, POS or PPO plan with Swarthmore, eligible service rendered by your non-participating behavioral health provider will be covered by your plan's out-of-network benefits.

### **Do I need to have a referral from my Primary Care Physician to access mental health or substance abuse services?**

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No. The PPO and HDHP plans don't require Primary Care Physician (PCP) referrals for services. Even if you're enrolled in the HMO or POS plan and you require outpatient or inpatient mental health or substance abuse services, a written referral from your PCP is not necessary, as behavioral health benefits have 'open access' (meaning no referral is required). You can simply call the provider and make an appointment.

### **Are there excluded conditions and treatments for behavioral health services?**

Some limitations and exclusions apply to each of Swarthmore's plans. Please refer to your member handbook for details.

### **Is there a cost for using the mental health/behavioral health benefit?**

Costs vary based on the plan you're enrolled in, whether or not your provider is participating in the plan's network, and what services are being used. Please refer to your Keystone Health Plan or Personal Choice member handbook for details.

### **What do I do if there is a mental health emergency?**

Magellan is available 24 hours a day, 365 days a year. In the case of an emergency, contact Magellan and inform them of the emergency situation. Your call will be transferred to a clinician who will assist in securing a provider appointment as soon as possible. Depending on the situation, you may be referred to an Emergency Room or Crisis Center. As always, in the case of a life-threatening emergency, call 911 for immediate medical assistance.

### **What is pre-authorization for behavioral health and how do I get it?**

Certain services require pre-authorization (also referred to as pre-certification) regardless of your diagnosis:

- All inpatient levels of care, including acute care, sub-acute care, detoxification, rehabilitation and residential admissions
- Higher levels of outpatient facility services including Partial Hospitalization Programs and Intensive Outpatient Programs (also known as day rehabs)
- rTMS (Repetitive Transcranial Magnetic Stimulation)
- Applied Behavioral Analysis (ABA).

It is the provider's responsibility to handle pre-certification for both in and out-of-network services. If an in-network provider fails to pre-certify, the patient is held harmless (you are not responsible for payment of any penalties). If an out-of-network provider fails to pre-certify, it is your responsibility to do so; if you don't pre-certify out-of-network services a 20% pre-certification penalty will be applied to the claim. Your provider should contact Magellan at 1-800-688-1911 (select the prompt for providers) to pre-certify services.

### **If Magellan only authorized a certain number of days or sessions, what do I do if I need more sessions?**

It is the provider's responsibility to contact Magellan to request additional days/sessions. Magellan will review the request based on medical necessity. If the services do not meet medical necessity criteria any longer, Magellan can offer a more appropriate lower level of care that does meet medical necessity criteria. If that solution is not acceptable to your provider or to you, the authorization will be denied verbally and written notification will be sent to both you and your provider. The member can appeal the denied authorization through the standard member appeal process. Please note that routine outpatient mental health or substance abuse office/professional visits do not require any precertification or referrals.

Higher levels of care, such as partial hospitalization, intensive outpatient programs, detoxification, residential admissions and inpatient levels of care require pre-certification. Requests for additional days or sessions are

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requested by the facility or provider and are subject to medical necessity review by Magellan. If medical necessity is not met, your or your provider (with your permission) can request an expedited appeal.

### **Are these processes or phone numbers / websites different for Substance Abuse rather than Behavioral Health services?**

No.

### **Does Swarthmore provide an Employee Assistance Program?**

Yes. Carebridge administers Swarthmore College's Employee Assistance Program (EAP).

### **How do I contact Carebridge?**

You may call Carebridge at 1-800-437-0911 24 hours per day, 365 days a year. There is no fee to you for using the services provided by Carebridge.

### **What is an Employee Assistance Program?**

An EAP is a service provided to you, your spouse or partner and your dependents when you are having difficulty resolving life concerns on your own. The EAP can provide immediate consultation to assist you in reducing the distress associated with many of the challenges you may be encountering. Callers often feel more empowered to move forward with managing their concern after one consultation. In other situations, you may want to take advantage of up to seven (7) in-person or telephonic appointments with a professional clinician to address concerns such as: daily stress, relationship conflicts, alcohol and drug abuse, eating disorders, unhealthy lifestyles, parenting problems, depression or anxiety, grief and loss, and domestic abuse.

### **What if I only need some information or resources, and not clinical consultation?**

Carebridge Work-Life Specialists will assist you telephonically to help with life management concerns such as financial issues, child care, elder care, legal documents, wellness resources, and college planning. You can work with the same expert on an unlimited telephonic basis for as long as the issue is of concern to you.

[www.MyLifeResource.com](http://www.MyLifeResource.com) is a comprehensive, interactive website providing expert articles and resources on the topics that matter most to you. Helpful tools include: streamed videos, self-assessments, interactive wellness tutorials, online trainings and databases to assist with child care, elder care, relocation, education, an employee discount center, legal documents, financial calculators, polls and tips. You will need to enter the following access code during your initial web visit: **YXDEY**. At any time, you can also call Carebridge to consult directly with an EAP Clinician or Work-Life Specialist to further your search.

### **How confidential is my contact with Carebridge?**

Carebridge EAP services are confidential and conform to HIPAA regulations. No names are identified or reported to anyone without your written authorization except in the following situations: by court order, imminent threat of harm to self or others, or situations of abuse (such as child or elder abuse).

### **What do I do if I use all of my seven appointments for the year?**

If a year's time has passed, then you are eligible to receive 7 new visits; you should call Carebridge to request a new set of referrals. If the request is within one year, then you will need to use a clinician who accepts your health insurance, otherwise you'll pay more out of pocket for out-of-network services. Most likely, the original referral for the Carebridge sessions will be made to a clinician who participates with your health insurance.