

Supporting the Insurance Needs of the Behavioral Health Community

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Amy K. Weinstock, Director

Insurance Resource Center for Autism and Behavioral Health

Instructor, Department of Psychiatry

UMass Chan Medical School/EK Shriver Center



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Introduction

- The Insurance Resource Center
- Resources and Supports for Families and Providers
- Insurance Overview
- BHCA and CBHI
- Common Questions and Issues
- Q&A



Information about Services

- Today's presentation focuses on coverage for Behavioral Health Services.
- I will *NOT* be discussing specific BH services.
- Information on this was presented in a webinar for the CBH Knowledge Center.
- Fact sheets available.



The Insurance Resource Center
for Autism and Behavioral Health
UMass Chan Medical School, E.K. Shriver Center
www.massairc.org 774-455-4056

A Resource for Consumers, Providers, Employers, and
Educators on Issues Related to Medical Insurance for Autism
and Behavioral Health Treatments

- Information and technical assistance by phone/e-mail
- Assistance with issues related to accessing coverage for treatment, including MassHealth questions and issues.
- Access to documents including Legislation, FAQ's, Agency Bulletins, etc.
- Webinars and Trainings on Insurance Laws and Related Topics



Who We Help

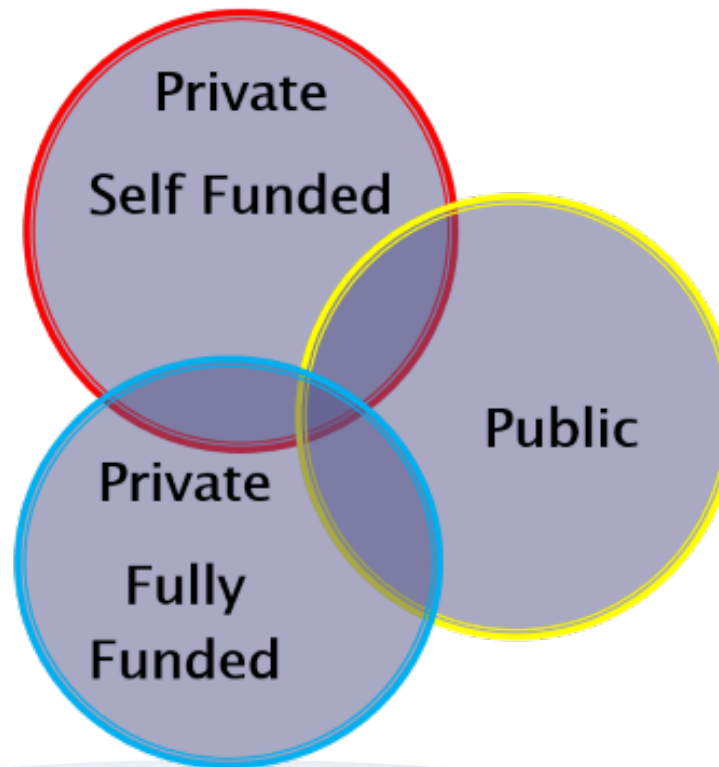
- **Families** – information, technical assistance, support applying for MassHealth, resources, troubleshooting.
- **Providers** – information, technical assistance, specialized trainings.
- **Clinicians** – information, technical assistance, focused trainings
- **State Agencies, Regulators, Legislators** – information, feedback, aggregate data



What We Do



Types of Insurance



- aka “ERISA plans”

- includes *UNSUBSIDIZED* Health Connector Plans aka “QHP’s”

- MassHealth plans, including
 - MassHealth Standard
 - MassHealth CommonHealth
- Medicare



Fully Funded vs Self-funded Private Plan

Fully funded (aka Fully insured)

- Small employers and some mid-size companies generally have this type of plan, and all individual policies.
- In a Fully Funded plan, the employer or individual purchases a policy from insurance company.
- Plan is subject to all MA state insurance laws, especially mandated benefits, like BHCA, and stronger appeal rights

Self-funded (aka self-insured)

- Large employers and unions generally have this type of plan
- In a self-funded plan, the employer funds the employee health plan out of employer assets and is at risk for claims.
- Plan is subject to federal laws (ERISA) but its NOT subject to MA insurance laws (e.g. BHCA) due to federal preemption



Self Funded vs. Fully Funded?



Self Funded vs. Fully Funded



Fully Funded



Self Funded

Identical Cards!



Self Funded vs. Fully Funded



Fully Funded

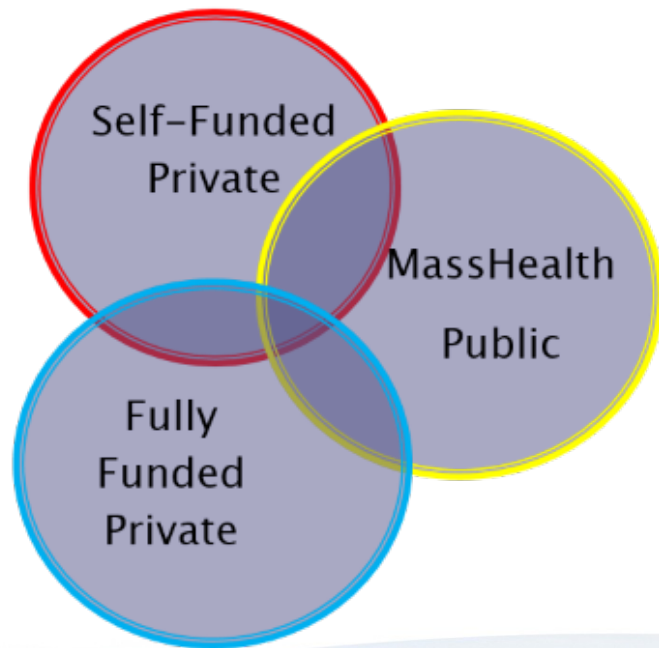


Self Funded

Contact your HR Department and ask if your plan is self-funded

<http://amicovered.disabilityinfo.org>

Types of Insurance



“Am I Covered”

- Easy to use screening tool.
- Designed for consumers and professionals.
- Helps understand which type of insurance a patient has.
- Directs users to the IRC for assistance if coverage can't be determined, or policy doesn't cover treatments.



BHCA and CBHI

- BHCA – *Behavioral Health Services for Children and Adolescents*, refers to BH services covered by private, fully-insured, Massachusetts plans.
- CBHI – *Children’s Behavioral Health Initiative*, refers to BH services covered by MassHealth.



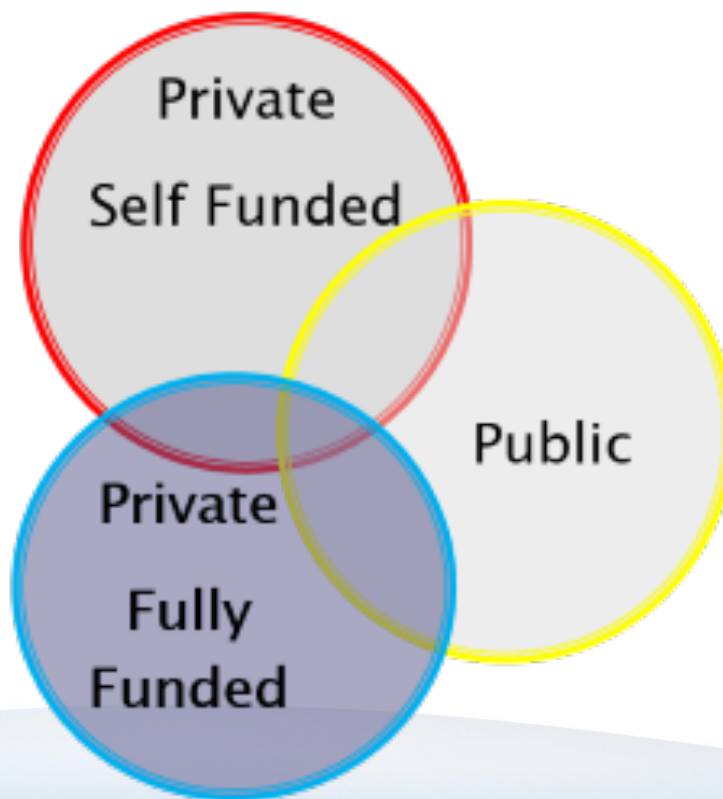
BHCA and CBHI

- BHCA services are relatively new – began in 2019 and were ”phased” in through the next two years.
- CBHI began in 2009
- Services are virtually the same.
- BHCA covers for individuals up to age 19.
- CBHI covers for individuals up to ag 21.



Coverage Under BHCA

Not subject to BHCA, but may include benefits



Not subject to BHCA, but already covers many of the same benefits, through CBHI. (to age 21)

Subject to BHCA (to age 19)



What Happened to CBHI?



What Happened to CBHI?

NOTHING

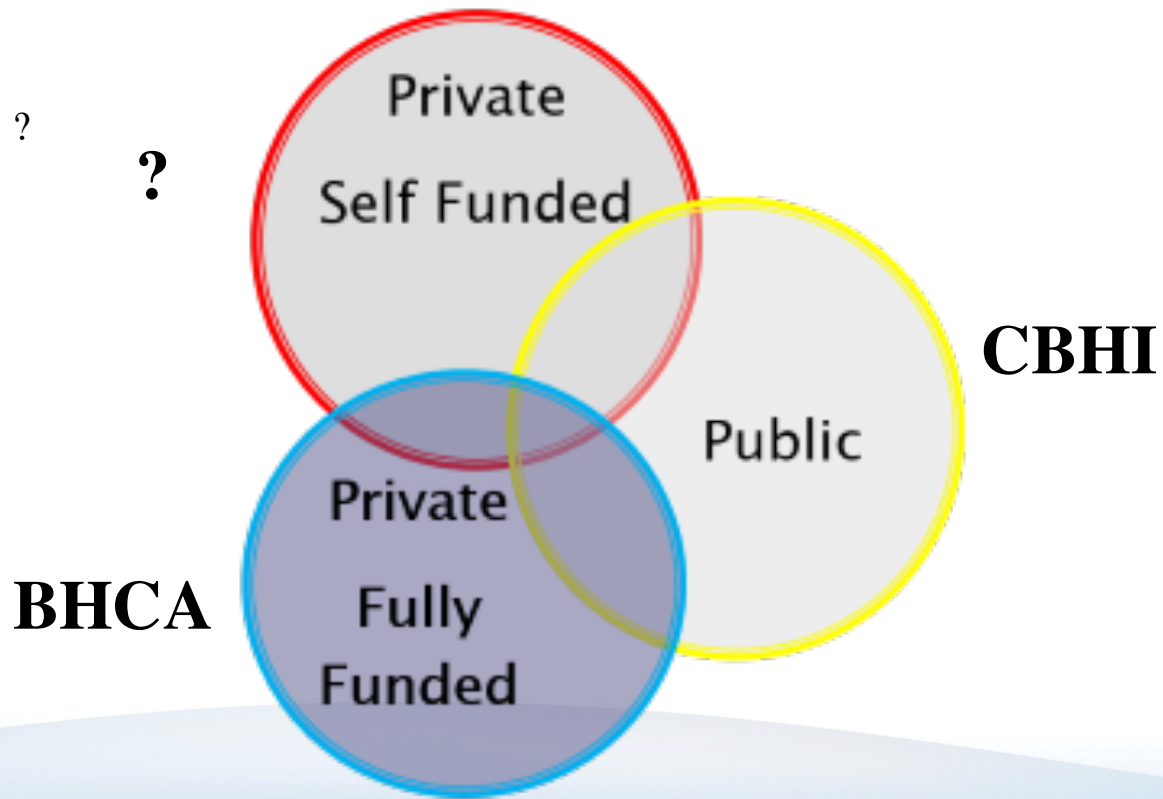


What Changed for Families

- Families with private, fully-funded insurance plans gained access to behavioral health services under BHCA.
- Families with private, fully-funded insurance plans, and MassHealth access services through BHCA. MassHealth covers co-insurance.



CBHI vs. BHCA



CBHI vs. BHCA

Type of Coverage	Primary	Secondary
MassHealth	CBHI	-
Private Fully Funded*	BHCA	-
Private Self-Funded**	-	-
Private Fully Funded/MH	BHCA	CBHI
Private Self-Funded*/MH	-	CBHI

*Applies to Massachusetts Fully Funded plans. Fully funded plans from other states are not required to cover BHCA benefits, but may include some behavioral health benefits.

**Assumes self-funded plan has not yet adopted coverage for BHCA. Families or Providers need to verify with carrier whether BHCA coverage is included. As self-funded plans start to include coverage for BHCA, BHCA will be primary.



What Should Families do?

- If you have MassHealth as your only insurance, no action is needed.
- If you have Private Insurance:
 - Find out what type of insurance plan you have
 - Talk with your health plan
 - Talk with your child's current behavioral health providers



Advice for Families

- Contact your Insurance Carrier for help locating providers— note: Different Carriers have different names for BHCA
- If private insurance doesn't cover BHCA services, or you need help with co-insurance, consider applying for MassHealth as secondary insurance.

For Providers

- Be clear with families about which insurances you accept
- Assist families in figuring out whether primary insurance includes coverage for BHCA services
- Refer families to the Insurance Resource Center for assistance



Frequently Asked Questions

- Can a child receive MassHealth and also have private insurance? If so, which plan will be primary?
- If a child has MassHealth, do they have to stay on private insurance?
- If a child is disabled, does a family ever have to pay for MassHealth?



Frequently Asked Questions - families

- How do I find BHCA providers?
- If I don't have BHCA coverage, will MassHealth secondary cover BH services?
- What if I have BHCA coverage, but I can only find providers to take MassHealth (CBHI)?



Frequently Asked Questions- providers

- If we are not in network with a child's primary insurance, can we provide services under CBHI and just bill MassHealth?
- If a primary insurance doesn't cover BHCA, but we can't get an EOB or denial, what do we do?
- If an adolescent has BHCA which ends at age 19, will CBHI cover services after?



Frequently Asked Questions - providers

- Child has Private Insurance and MH secondary. Private insurance is not subject to BHCA but covers some services (ie: In Home Therapy, but not Therapeutic Mentor). Will MH reimburse for the Therapeutic Mentor?
- Can families pay us directly and submit claims to their insurance for reimbursement ?



What if You Cannot Obtain an EOB?

- The only foreseeable situation where an EOB from the primary insurer is not obtainable is when that primary insurer is located out-of-state.
- In these situations, another form of documentation may be permitted, such as:
 - A letter generated by the primary insurer to the Member or the provider stating that the services billed are not covered
 - A copy of information from a primary insurer's Member handbook stating that the services billed are not covered
- Please discuss these types of situations with the MBHP director of Member and Provider Services before submitting claims.

Members Who Do Not Have the Benefit

- In some instances, the Member may not be fully insured by the primary insurer (i.e., he/she may have a partial plan), and BHCA services may not be covered by his/her benefits:
 - In these cases, MBHP will fully cover the services (provided all other requirements are met).
 - *Providers should be able to obtain an EOB from the primary insurer stating “benefit/service not covered.”*
 - However, if the provider can obtain another form documentation, this can be submitted in place of the EOB.
 - This will save time and speed up payment from MBHP since the provider will not be continually billing the primary insurer for non-covered services.

Submitting Other Documentation as the EOB

- After you have discussed the situation with MBHP and have obtained approval to use other documentation in place of an EOB, you should treat that documentation exactly as you would treat an EOB.
 - These claims can only be submitted to MBHP through ProviderConnect or on paper (no electronic batch submissions through clearinghouses).
 - Documentation serving as an EOB must be submitted with each and every claim.
 - For example, if you are submitting paper claims and using a letter from the primary insurer as the EOB, a copy of that letter must be submitted with each and every claim.
 - After a certain amount of time, other documentation serving as an EOB will need to be updated.
 - Providers will be notified when this is required.

Q&A

Please type your questions into the Chat Box.

Walika Jacques
Massachusetts Behavioral Health Partnership
Customer Service Manager

Liz Bosworth
Beacon Health Options
Clinical Manager



The Insurance Resource Center
for Autism and Behavioral Health
UMass Chan Medical School Shriver Center

Contact Information

www.massairc.org
AIRC@umassmed.edu

774-455-4056

amy.weinstock@umassmed.edu
terri.farrell@umassmed.edu
lisa.crouser@umassmed.edu

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