



# Behavioral Healthcare Benefits

## University of Pennsylvania Behavioral Health and Chemical Dependency Benefit Changes in Response to New Aetna Choice POS II for Active Members Questions and Answers

### 1. **What is Changing**

The benefit plan that the University of Pennsylvania had carried in the past under Independence Blue Cross which was known as UPHS Keystone Point of Service (POS) plan has been discontinued while a new plan called the Aetna Choice POS II plan has been added. All members who were covered under the UPHS Keystone Point of Service (POS) plan will automatically be enrolled in the new Aetna Choice POS II plan unless they chose another plan during this current open enrollment period.

### 2. **Who is affected?**

This will affect all active members of the University of Pennsylvania who are currently enrolled in the UPHS Keystone Point of Service (POS) Plan for Fiscal Year 2011.

### 3. **When will it take effect?**

It will take effect on July 1, 2011 and will run through the fiscal year 2012 (7/1/11 – 6/30/12) for all members who enroll in the new Aetna Choice POS II Plan.

### 4. **What are the changes that I need to be aware of?**

There will be **no** changes to the current behavioral health treatment and care being provided to all participants in the current UPHS Keystone Point of Service (POS) plan. Those who are currently in treatment will not have to change providers or have their current care disrupted in anyway if they move to the Aetna Choice POS II plan. All services will still be coordinated through PENN Behavioral Health.

### 5. **How will these changes impact my benefits?**

The benefit designs will change in terms of the benefit coverage structure with the new plans but the care will remain the same. For example:

- The unlimited number of days and sessions for all inpatient and outpatient services will remain the same but the co-payments (in-network) and co-insurance (out-of-network) amounts will change to match the Aetna Choice POS II medical/surgical co-payments and co-insurance.
- The lifetime maximum will be eliminated but the deductibles and the out of pocket maximums will change to match the Aetna CHOICE POS II medical/surgical deductibles and out of pocket maximums.

- The out of pocket maximums and deductibles will still be satisfied across both the medical/surgical and the behavioral health/chemical dependency side.
- Emergency Room care specifically for Behavioral Health or Chemical Dependence treatment will be the same as emergency room coverage for the Aetna CHOICE POS II medical/surgical care.

## **6. What do I need to do?**

Please read the enclosed benefit design charts and information.

The changes to the designs will be effective on July 1, 2011 and will immediately go into effect for all members seeking care through their behavioral health/chemical dependence benefits from that date forward.

For those who are currently receiving behavioral health or chemical dependence care at the time of the change, the new plan Aetna Choice POS II design will go into effect on July 1, 2011 but there will be no adverse impact on the number of days or visits they will be entitled to under the new plan because they will remain unlimited.

There may be a change in the co-payments for those who are in-network and there will be a change in the re-imbursment rates for those who are out of network. The deductibles and the out of pocket maximums will be combined between the medical/surgical and the behavioral health/chemical dependency (meaning that both should be satisfied when either side of the benefit is used).

**If you would like to contact PENN Behavioral Health to discuss the transition process for behavioral health or substance abuse coverage and how these changes might affect you, please call 1-888-321-4433.**

## **7. Who is PENN Behavioral Health?**

PENN Behavioral Health (PBH) is the name for the clinical programs under the Department of Psychiatry at the University of Pennsylvania. PENN Behavioral Health has managed the PennCare/Personal Choice PPO and the UPHS Keystone Point of Service (POS) behavioral health and substance abuse benefits of the University of Pennsylvania with great satisfaction and success for over six years.

## **8. What are the benefits of PENN Behavioral Health?**

PENN Behavioral Health provides benefits administration for active University staff and their dependents in either the PennCare/Personal Choice PPO plan or the new Aetna Choice POS II plan with a large network of providers (including the University of Pennsylvania's own Department of Psychiatry) as well as better access to information and assistance.

- **Extensive Provider Network**

Members of the covered plans will be able to access services at PENN Behavioral Health in the Department of Psychiatry located at 3535 Market Street and/or use the PENN Behavioral Health large regional network with hundreds of providers.

- **Better Access to Information and Assistance**  
Members will have access to PENN Behavioral Health Member Advocacy services, which will provide them with information and resources regarding their benefits and will follow up with them to assure continuity of care.
- **Complete Confidentiality**  
PENN Behavioral Health is compliant with all applicable HIPAA requirements. Each individual's confidentiality is highly regarded, protected, and systems are set up to ensure privacy. Your confidentiality will be secure.
- **24 Hour Emergency Telephonic Coverage**  
PENN Behavioral Health operates 24 hours a day, 7 days a week for emergency assistance when an individual or family is in crisis and needs immediate support and guidance. The phones are covered by a licensed professional clinician.

**9. What number do I call for more information about my benefits?**

For general questions regarding your coverage under the new plan, please call PENN Behavioral Health at **1-888-321-4433**. You can access one of our licensed clinicians who will assist you in getting the appropriate clinical services for your needs 7 days a week, 24 hours a day.

**10. Do I now have to go to a PENN Behavioral Health provider?**

No, you still have the choice to use either an in-network or an out-of-network provider. However, in some cases, you may also want to use PENN Behavioral Health providers who are in the staff network to obtain lower co-payments. You can call **1-888-321-4433** to determine if a particular provider is in-network. You always have the option to use the qualified provider of your choice via your out-of-network benefit.

**11. What happens if I am currently in outpatient care?**

If your provider is already in the PENN Behavioral Health network, your claims will be processed as in-network. Out-of-network providers can join the network; otherwise the claims will be processed as out-of-network. Please refer to questions #8 and #9 for more details.

**12. What if I have an emergency?**

If you or an eligible family member needs inpatient emergency care for a behavioral health or substance abuse problem, you should seek care immediately. If the inpatient facility is in-network the coverage is 100%. Out-of-network emergency stays will be covered at 100% of the Plan's usual, reasonable, and customary rate. **Charges above that rate will be your financial responsibility.**

If the situation is not considered an emergency, but treatment was provided, each Plan allows for in-network coverage when treatment is provided by in-network facilities and out-of-network coverage when treatment is provided by out-of-network facilities. Please see the language of your Plan for coverage details.

If the care is received in an emergency room, the individual is covered for all necessary emergency care. With the Aetna Choice POS II plan, there is a \$100

co-payment at the emergency room which is waived if the person is admitted to the hospital.

**13. How can my provider join the PENN Behavioral Health network?**

As long as your provider is qualified, credentialed, and is willing to negotiate an in-network agreement with PENN Behavioral Health, they can join. Any qualified out-of-network provider can apply for in-network regional status by simply calling PENN Behavioral Health at **1-888-321-4433**. We encourage you to suggest this to your provider.

**14. Is there a time limit in which my provider must apply to the network?**

Providers can make application at any time. However, qualified providers will only obtain an in-network status as of the date on which they join. Services will begin to be covered as in-network as of the date on which the provider joins.

**15. What if my provider does not want to join?**

You have the option to continue to use your current qualified provider and receive out-of-network benefit coverage or choose a new in-network provider. At any time, you may call **1-888-321-4433** for a referral to an in-network provider.

**16. Who is a qualified out-of-network provider?**

Qualified out-of-network providers are those who are licensed in the state in which they practice, in an appropriate clinical discipline, who have demonstrated clinical competency, and are under no current sanctioning by the licensing board.

**17. Who is a qualified in-network provider?**

Qualified in-network providers must satisfy the requirements listed above, and must then be credentialed and agree to negotiate an in-network agreement with PENN Behavioral Health. **Not all PENN Behavioral Health staff are a part of the in-network staff coverage and you can call 1-888-321-4433 to determine if a particular staff or regional provider is in-network.**

**18. What happens if my physician refers me to a provider?**

When your physician refers you to a provider in the PENN Behavioral Health network, those services will be considered in-network and will require only the co-pay listed in your plan. If the qualified provider to whom you are referred is not in the PENN Behavioral Health network, the services will be considered out-of-network and will be covered by the out-of-network provisions of your plan. You may call PENN Behavioral Health and request that the provider (if they are willing) apply for in-network status.