

Chapter 18: Behavioral Health Services

Mental Health and Substance Abuse

Health Choice Insurance Co. covers medically necessary mental health and substance use disorder care. Office visits and inpatient care subject to the member's health plan copayment, deductible and coinsurance.

Mental health services are those services that are required to treat a disorder that impairs the behavior, emotional reaction or thought processes. In determining benefits payable, charges made for the treatment of any physiological or physical conditions related to mental health will not be considered to be charges made for treatment of mental health.

Substance use disorder is defined as the psychological or physical dependence on alcohol or other mind-altering drugs that require diagnosis, care, and treatment. In determining benefits payable, charges made for the treatment of any conditions of physiological instability requiring medical hospitalization will not be considered to be charges made for treatment of substance abuse.

Mental health and substance use disorder services, are covered benefits including but not limited to the following;

1. Inpatient detoxification, including medical detoxification
2. Outpatient detoxification, including medical detoxification
3. Psychiatric assessment and stabilization in ER
4. Electroconvulsive Therapy
5. Psychiatric services
6. Psychiatric and neuropsychiatric testing
7. Partial hospitalization/day treatment
8. Substance abuse disorder outpatient services

Inpatient Mental Health Services

Covered benefits are provided for inpatient mental health services rendered by an in-network hospital for the treatment and evaluation of mental health during an inpatient admission. **Prior Authorization is required.**

Covered benefits are provided for outpatient mental health services rendered by in-network providers who are qualified and properly licensed or certified according to state or local laws to provide mental health treatment when such treatment is provided on an outpatient basis in an individual, group or structured group therapy program.

Behavioral Health Treatment, Counseling and Therapy Benefits

Covered benefits include, but are not limited to: (1) outpatient treatment of conditions such as: (a) anxiety or depression which interferes with daily functioning; (b) emotional adjustment or concerns related to chronic conditions, such as psychosis or depression; (c) neuropsychological testing; (d) emotional reactions associated with marital problems or divorce; (e)

child/adolescent problems of conduct or impulse control; (f) affective disorders; (g) suicidal or homicidal threats or acts; (h) eating disorders; or (i) acute exacerbation of: (aa) chronic mental health conditions (crisis intervention and relapse prevention); (bb) outpatient testing/assessment; and (cc) medication management when provided in conjunction with a consultation.

Outpatient Substance Abuse Rehabilitation Services

Covered benefits are provided for outpatient substance abuse rehabilitation services which include the diagnosis and treatment of abuse or addiction to alcohol and/or drugs, including outpatient rehabilitation in an individual, group, structured group or intensive outpatient structured therapy program.

Other examples include:

- Day treatment programs
- Partial Hospital programs
- Crisis stabilization
- Acute residential treatment, such as community based acute treatment
- Clinically managed detoxification services

Intensive outpatient structured therapy programs consist of distinct levels or phases of treatment that are provided by a certified/licensed abuse program. Intensive outpatient structured therapy programs provide nine (9) or more hours of individual, family and/or group therapy in a week.

Inpatient (Residential) Substance Use Treatment

Covered benefits are provided for Inpatient substance use treatment services. Such services are provided for the treatment of conditions that cannot be adequately treated on an ambulatory basis or in another in-network mental health care facility. Inpatient substance use treatment services include:

1. Semi-private room and board
2. Prescribed drug and medication
3. General nursing care
4. Clinically managed detoxification services
5. Other diagnostic and therapeutic services
6. Other services which are customarily provided in an inpatient substance use treatment facility
7. Any other services required by: (a) the Affordable Care Act; (b) the Mental Health Parity and Addiction Equity Act

Substance Abuse Detoxification Services

Covered benefits are provided for substance abuse detoxification services which include detoxification and related medical ancillary services when required for the diagnosis and treatment of:



1. Addiction to alcohol and/or drugs; and
2. Medication management, when provided in conjunction with a consultation.

The prior Authorization Department will decide, based on the medical necessity of each situation, whether such services will be provided in an inpatient or outpatient setting. Inpatient detoxification coverage is limited to two treatments per year.

Psychotropic Medication

When a Health Choice Insurance Co. member requires a behavioral health medication that is listed as needing “prior approval”, the physician must request the appropriate prior authorization. A Health Choice prior authorization form must be completed and submitted with the appropriate supporting documentation.

For further assistance, PCP’s or specialist may call Health Choice Member Services department at 1-855-452-4242 and request to speak to the Behavioral Health Department for assistance.