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# Behavioral Health Benefits

Effective July 1, 2009

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# SUMMARY PLAN DOCUMENT

## MARICOPA COUNTY BEHAVIORAL HEALTH BENEFIT PLAN

### Administrative Information:

<b>Plan Name:</b>	Maricopa County Behavioral Health Benefit Plan
<b>Plan Sponsor:</b>	Maricopa County
<b>Type of Plan:</b>	Behavioral Health Benefit Plan
<b>Plan Administrator:</b>	Magellan Behavioral Health, Inc.
<b>Address:</b>	55 Nod Road Avon, Connecticut 06001
<b>Funding Method:</b>	Self-Insured
<b>Plan Year:</b>	July 1 to June 30

### About this Document

- This Summary Plan Document (SPD) is intended to describe your behavioral health benefit plan. Every effort has been made to ensure the information contained in this SPD is accurate. If there is a discrepancy in the information, the plan sponsor will make the final determination.
- The plan sponsor reserves the right to amend or terminate any benefit described in this document at any time. Notices of changes will be communicated through the Electronic Business Center (EBC), Maricopa County's Intranet or through Open Enrollment materials.
- The plan and/or Magellan has the right to deny benefits for any services received in a manner that does not conform to generally accepted medical or psychiatric practices or that are received in a manner that does not conform to the plan design.
- When the words "we", "us", "our", and "plan" are used in this document, they refer to Maricopa County. When the words "you" and "your" are used, they refer to the Maricopa County employees and dependents, retirees and COBRA participants who are enrolled for medical services through certain CIGNA medical plans (excluding the Choice Fund Health Savings Account plan).
- The Maricopa County Employee Health Initiatives Division has two Web sites for employee use. The address of the Internet site is [www.maricopa.gov/benefits](http://www.maricopa.gov/benefits), and the EBC/Intranet site is located at [ebc.maricopa.gov/ehi](http://ebc.maricopa.gov/ehi). Both of these Web sites are collectively referred to as the "Benefits home page" in this document.

## Schedule of Benefits

<b>Level of Care</b>	<b>In-Network Benefit</b>	<b>In-Network Rules</b>	<b>Out-of-Network Benefit</b>	<b>Out-of-Network Rules</b>
<b>Inpatient Hospitalization</b>	30 days per year (in and out-of-network combined) \$25 co-pay per day Plan pays 100% less \$25 co-pay per day	Preauthorization required	30 days per year (in and out-of-network combined) \$500 deductible Plan pays \$250 per day after deductible is met. All other costs after plan payment of \$250 per day are member's responsibility	Preauthorization required It is the member's responsibility to obtain preauthorization for initial and concurrent reviews Failure to obtain pre-authorization results in no reimbursement
<b>Partial Hospitalization</b>	Benefit is derived from trading unused inpatient hospitalization days for up to 30 partial hospitalization days per year 30 partial day per year (in and out-of-network combined) Benefit is traded at 2 partial days for 1 inpatient day \$20 co-pay per day. Plan pays 100% less \$20 co-pay per day.	Preauthorization required	Benefit derived from trading unused inpatient hospitalization days for up to 30 partial hospitalization days per year 30 partial days per year (in and out-of-network combined) Benefit is traded at 2 partial days for 1 inpatient day \$250 deductible Plan pays \$125 per day after deductible. All costs after plan payment of \$125 per day are member's responsibility	Preauthorization required It is the member's responsibility to obtain preauthorization for initial and concurrent reviews Failure to obtain preauthorization results in no reimbursement
<b>Residential Treatment</b>	60 days per year \$12.50 co-pay per day	Preauthorization required	No benefit	N/A

<b>Intensive Outpatient (IOP)</b>	45 IOP visits per year (in and out-of-network combined) \$100 co-pay per program Plan pays 100% less \$100 co-pay per program.	Preauthorization required \$100/program co-pay applies to a continuous episode of care in IOP. If patient discontinues & restarts program, a new \$100 co-pay is applied	45 IOP visits per year (in and out-of-network combined) Plan pays \$40 per visit. All other costs after plan payment of \$40 per visit are member's responsibility	Preauthorization required It is the member's responsibility to obtain preauthorization for initial and concurrent reviews Failure to obtain preauthorization results in no reimbursement
<b>Outpatient therapy (individual, family, and medication evaluation)</b>	30 visits per year (in and out-of-network combined) \$20 co-pay per visit Plan pays 100% less \$10 co-pay per visit	Preauthorization required	30 visits per year (in and out-of-network combined) Plan pays \$25 per visit. All other costs after plan payment of \$25 per visit are member's responsibility	No preauthorization required
<b>Outpatient Group Psychotherapy</b>	60 visits per year (in and out-of-network combined) \$5 co-pay per visit Plan pays 100% less \$5 co-pay per visit	Preauthorization required	60 visits per year (in and out-of-network combined) Plan pays \$15 per visit. All other costs after plan payment of \$15 per visit are member's responsibility	No preauthorization required
<b>Ongoing Medication Management</b>	\$10 co-pay per visit Plan pays 100% less \$10 co-pay per visit Not subject to outpatient visit limits	Preauthorization required	Plan pays \$25 per visit. All other costs after plan payment of \$25 per visit are member's responsibility Not subject to outpatient visit limits	No preauthorization required
<b>Lifetime Maximums</b>	No lifetime maximum		\$5 million lifetime maximum	

# Eligibility

If you are enrolled in medical coverage under a Maricopa County medical plan, except for Choice Fund Health Savings Account plan, you and your enrolled dependents are automatically eligible for mental health and substance abuse benefits under this plan. Enrollees in the Choice Fund Health Savings Account plan are covered through CIGNA Behavioral Health plan.

## **Eligible Employees**

Refer to the *Know Your Benefits* booklet, “Who’s Eligible?” section.

## **Eligible Dependents**

Refer to the *Know Your Benefits* booklet, “Are Dependents Eligible?” section.

## **Retired Employee Coverage**

Retired Employees are eligible for the benefits described in this document after they stop being an active employee and are enrolled in retiree medical coverage under a Maricopa County medical plan, except for Medicare Select Plus plan. Enrollees in the Medicare Select Plus plan are covered through CIGNA Behavioral Health plan.

# Behavioral Health Benefits

## What This Plan Pays

Behavioral health benefits are payable for covered services incurred by a covered person for behavioral health services received from either network providers or non-network providers as described in the **Schedule of Benefits**.

To receive the in-network higher level of benefits, the covered person must call Magellan before *any* services are obtained (see **Notification Requirements and Utilization Review**). To receive the non-network level of benefits, the covered person must call Magellan Health Services before inpatient hospitalization, intensive outpatient programs or partial hospitalization services are obtained.

Each covered person must satisfy certain copayments, co-insurance and/or deductibles before any payment is made for certain behavioral health services. The Plan will then pay the applicable amount of covered expenses shown in the **Schedule of Benefits**.

A covered expense is incurred on the date that the behavioral health service is given.

Covered Behavioral health services are services and supplies which are:

- Clinically necessary behavioral health treatment, as determined by Magellan; and
- Given while the covered person is covered under this Plan and has not used up available benefits for the Plan Year; and
- Given by one of the following providers:
  - Physician
  - Psychologist
  - Licensed Counselor
  - Hospital
  - Residential Treatment Center

Behavioral health services include but are not limited to the following:

- Assessment
- Diagnosis
- Treatment planning
- Medication management
- Individual, family and group psychotherapy
- Psychological testing
- Alcohol and drug (substance abuse) treatment

Services and supplies will not automatically be considered clinically necessary because they were prescribed by a health care provider.

Services or supplies are clinically necessary, as determined by Magellan, if they meet all of the following:

- They are consistent with the symptoms and signs of diagnosis and treatment of the covered person's mental disorder
- They are consistent in type and amount with regard to the standards of good clinical practice
- They are not solely for the convenience or preference of the covered person, or his/her health care provider
- They are the least restrictive and least intrusive appropriate supplies or level of service which can be safely provided to the covered person

Magellan may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations regarding whether particular services, supplies or accommodations to be provided to a covered person are clinically necessary.

# Notification Requirements and Utilization Review

To receive the in-network level of benefits under this Plan and not incur the penalties shown below, the covered person must call Magellan before behavioral health services are received. **The toll-free number is 1-888-213-5125. Magellan is ready to take the covered person's call 7 days a week, 24 hours a day.** This call starts the utilization review process. The covered person will be referred to a network provider who is experienced in addressing his/her specific issues.

Except in connection with an emergency, no benefits are available under this Plan if the covered person does not get preauthorization from Magellan before inpatient behavioral health services are received:

If the covered person is not satisfied with a network provider, he/she may call Magellan and ask for a referral to another network provider. The Covered person may do this more than once, but he/she will only be referred to one network provider at a time.

This Plan only pays for behavioral health services that are clinically necessary as determined by Magellan, however, Magellan's determination is for benefit and coverage purposes.

## Emergency care

Although emergency care does not require a referral from Magellan to a network provider, it is recommended that, when possible, the covered person or his/her representative contact Magellan before obtaining emergency care for behavioral health treatment in order to obtain guidance from Magellan in selecting an appropriate hospital.

When Emergency care is required for behavioral health treatment, the covered person (or his/her representative or his/her health care provider) must call Magellan within one calendar day after the admission to emergency care. If it is not reasonably possible to make this call within one calendar day, the call must be made as soon as reasonably possible.

When the emergency care has ended, the covered person must get a referral from Magellan before any additional services will be covered at the network level. If the Covered person does not get a referral as required, benefits will be denied.

# Copayments and Deductibles

A copayment is the amount of covered expenses the covered person must pay to a network provider at the time services are given.

The amount of each copayment is shown in the **Schedule of Benefits**.

## **Office Visit Copayment**

The office visit copayment applies to services given by a network provider. It applies to all services and supplies given in connection with an office visit.

## **Inpatient Copayment**

The inpatient copayment applies to all services and supplies given in connection with each confinement in a network provider facility.

## **Maximum Benefit**

The maximum benefit payable for each covered person is shown in the **Schedule of Benefits**. This maximum applies to all amounts paid by this Plan on behalf of each covered person for behavioral health services during his/her lifetime.

# Not Covered

This Plan does not cover any expenses incurred for services, supplies, medical care or treatment relating to, arising out of, or given in connection with, the following:

- Treatments, services or supplies that are not prescribed, recommended or approved by an attending physician or other provider covered by the Plan.
- Treatment that has not been preauthorized by Magellan, except for care that is (i) Emergency care or (ii) outpatient care by a Non-Network provider.
- Any court-ordered treatment or therapy, or any treatment ordered as a condition of parole, probation, or custody or visitation evaluation, unless such treatment is clinically necessary.
- Treatment of organic mental disorders associated with permanent dysfunction of the brain except for acute exacerbations of the condition.
- Remedial and social skills education services, such as treatment of developmental disorders (including, but not limited to, learning disabilities, learning disorders, academic skills disorders, developmental language disorder, motor skills disorders, or communication disorders); behavioral training; cognitive rehabilitation.
- Treatment of any condition categorized as an Axis II condition under the then current Diagnostic and Statistical Manual of the American Psychiatric Association without any clinical likelihood of improvement, except for acute exacerbations of the condition.
- Developmental, corrective, and other supportive services in connection with developmental disabilities (for example, speech-language pathology, audiology services, physical therapy, occupational therapy, therapeutic recreation, and social work services, including orientation and mobility services) and services aimed at the development of employment and other adult living objectives or the acquisition of daily living skills.
- Examinations and diagnostic services in connection with obtaining employment or a particular employment assignment, admission to or continuing in school, securing any kind of license (including professional licenses), or obtaining any kind of insurance coverage.
- Counseling for activities of an educational nature, including academic or vocational counseling, guidance, or placement services.
- Counseling for borderline intellectual functioning, including mental retardation, except in connection with acute behavioral or emotional symptoms of mental retardation.
- Counseling for occupational problems.
- Marriage counseling, except for treatment of a behavioral health condition.
- Counseling related to consciousness raising.
- Vocational or religious counseling.

- Psychological testing, unless such testing is integral to diagnosis or treatment of a behavioral health condition.
- Treatment of detoxification in newborns.
- Treatment of obesity.
- Acupuncture.
- Biofeedback and hypnotherapy.
- Prescription or non-prescription drugs, unless prescribed in the course of clinically necessary inpatient treatment for a behavioral health condition.
- Laboratory tests, pharmacy services and ancillary services, unless (i) provided during the course of clinically necessary inpatient treatment or emergency room treatment for a behavioral health condition or (ii) an anesthesia service is related to a psychiatric condition.
- Health care services, treatment or supplies provided as a result of a Workers' Compensation law or similar legislation or obtained through, or required by, any governmental agency or program, whether federal, state or any subdivision thereof or caused by the conduct or omission of a third party for which the member has a claim for damages or relief, unless such covered person provides Magellan with a lien against such claim for damages or relief in a form and manner satisfactory to Magellan.
- Health care services, treatment, or supplies for military service disabilities for which treatment is reasonably available under governmental health care programs.
- Health care services, treatment, or supplies primarily for rest, custodial, domiciliary or convalescent care.
- Services, treatment or supplies determined to be experimental services.
- Room and board that is not required in connection with inpatient treatment for a behavioral health condition.
- Private hospital rooms and/or private duty nursing, unless determined to be clinically necessary and preauthorized by Magellan.
- More than one treatment service by the same provider to the same member on the same day unless the two services rendered are different types of therapy (for example, individual therapy and group therapy).
- Any service or supply that is otherwise not covered under your Maricopa County medical plan.

# Non-Covered Network Provider Charges

A network provider has contracted to participate in Magellan's network and provide services at a negotiated rate. Under this contract a network provider may not charge the Plan or the covered person for certain expenses, except as stated below. Except as described in the next paragraph, a Network provider may not charge for:

- Services or supplies which are not clinically necessary;
- Fees in excess of the negotiated rate

A covered person may agree with the network provider to pay any charges for services and supplies which are not clinically necessary. In this case, the network provider may make charges to the covered person. The covered person will be asked to sign a patient financial responsibility form agreeing to pay for the services that are found to not be clinically necessary. However, these charges are not covered expenses under this Plan and are not payable by Magellan.

# Claims Information

## How to File a Claim

The covered person does not need to file a claim form when a network provider is used.

Submission of a claims form is required when treatment is received from a non-network provider.

The following steps must be completed when submitting bills for payment:

- Get a claim form from Magellan by calling toll free 888-213-5125. (If the requested claim form is not received within 15 calendar days, the covered person can file a claim by sending the bills with a letter addressed to Magellan.)
- Complete the employee portion of the form
- Have the provider complete the provider portion of the form
- Send the form and bills to the address shown on the form

Make sure the bills and the form include the following information:

- The employee's name and identification number
- The employer's name and group number
- The patient's name
- The diagnosis
- The date the services or supplies were incurred
- The specific services or supplies provided

## When Claims Must be Filed

The covered person must file a claim with Magellan, including written proof of loss, within 12 months after the date the expenses are incurred.

Magellan will determine if enough information has been submitted to enable proper consideration of the claim. If not, more information may be requested.

No benefits are payable for claims submitted after the 12-month period, unless it can be shown that:

- It was not reasonably possible to submit the claim during the 12-month period; and
- Written proof of loss was given to Magellan as soon as was reasonably possible

## How and When Claims Are Paid

All payments for out-of-network treatment will be paid to the covered person as soon as Magellan receives satisfactory proof of loss, except in the following cases:

- If the covered person has financial responsibility under a court order for a dependent's medical care, Magellan will make payments directly to the provider.
- If the covered person requests in writing that payments be made directly to a provider. A covered person does this when completing the claim form and assigning benefits to the provider.

Magellan pays benefits directly to Network providers.

These payments will satisfy the Plan's obligation to the extent of the payment.

Magellan will send an Explanation of Benefits (EOB) to the covered person. The EOB will explain how Magellan considered each of the charges submitted for payment. If any claims are denied or denied in part, the covered person will receive a written explanation.

# Legal Actions

The covered person may not sue on a claim before 60 calendar days after proof of loss has been given to Magellan. The covered person may not sue after three years from the time proof of loss is required, unless the law in the area where the covered person lives allows for a longer period of time.

## Appeals

The Covered person may appeal a utilization review decision or claim denial. The appeal process consists of two levels of review. Magellan has fiduciary responsibility for the appeal process.

### How to Appeal a Claim Decision

If you disagree with a utilization review determination or a claim determination, you can contact Magellan in writing to formally request an appeal. Your request should include:

- The patient's name and the identification number
- The date(s) of service(s)
- The provider's name
- The reason you believe the services should be covered and/or the claim should be paid
- Any documentation or other written information to support your request

Your appeal request must be submitted to Magellan within 180 calendar days after you receive the utilization review or claim denial decision.

If you are not satisfied with the first level appeal decision, you have the right to request a second level appeal. Your second level appeal request must be submitted to Magellan within 60 calendar days from receipt of the first level appeal decision.

### Appeals Determinations

#### Pre-service and Post-service Appeals

You will be provided written or electronic notification of the decision on your appeal as follows:

For appeals of pre-service determinations, the first level appeal will be conducted and you will be notified of the decision within 15 calendar days from receipt of a request for review of a denied claim or request for authorization. If you request a second level appeal, the appeal will be conducted and you will be notified of the decision within 15 calendar days from receipt of your request for review of the first level appeal decision.

For appeals of post-service determinations, the first level appeal will be conducted and you will be notified of the decision within 30 calendar days from receipt of a denied claim or request for authorization. If you request a second level appeal, the appeal will be conducted and you will be notified of the decision within 30 calendar days from receipt of your request for review of the first

level appeal decision.

For procedures associated with Urgent Care, see **Urgent Appeals that Require Immediate Action** below.

## **Urgent Appeals that Require Immediate Action**

Your appeal may require immediate action if a delay in treatment could significantly increase the risk to your health, or the ability to regain maximum function. In these urgent situations:

The appeal does not need to be submitted in writing. You or your provider should call Magellan as soon as possible.

Magellan will provide you with a written or electronic determination within 72 hours following receipt of your request for review of the determination, taking into account the seriousness of your condition. If you request a second level appeal, the appeal will be conducted and you will be notified of the decision within 30 calendar days from receipt of your request for review of the first level appeal decision.

# Coordination of Benefits

Coordination of benefits applies when:

- A covered person has health coverage under this Plan and one or more other plans.
- One of the plans involved will pay the benefits first: that plan is primary. The other plans will pay benefits next: those plans are secondary. The rules shown in this provision determine which plan is primary and which plan is secondary.
- Whenever there is more than one plan, the total amount of benefits paid in a plan year under all plans cannot be more than the allowable expenses charged for that plan year.

## Definitions

**“Other Plans”** are any of the following types of plans which provide health benefits or services for medical care or treatment:

- Group policies or plans, whether insured or self-insured (this does not include school accident-type coverage)
- Group coverage through HMOs and other prepayment, group practice and individual practice plans
- Group-type plans obtained and maintained only because of membership in or connection with a particular organization or group
- Government or tax supported programs (not including Medicare or Medicaid)

**“Primary Plan”**: A plan that is primary will pay benefits first. Benefits under that plan will not be reduced due to benefits payable under other plans.

**“Secondary Plan”**: Benefits under a plan that is secondary may be reduced due to benefits payable under the plan that is primary.

**“Allowable Expenses”** means the necessary, reasonable and customary expense for health care when the expense is covered in whole or in part under at least one of the plans.

The difference between the cost of a private hospital room and the cost of a semi-private hospital room is not considered an allowable expense unless the patient’s stay in a private hospital room is clinically necessary either in terms of generally accepted medical practice, or as defined in the plan.

When a plan provides benefits in the form of services, instead of a cash payment, the reasonable cash value of each service rendered will be considered both an allowable expense and a benefit paid.

## How Coordination Works

When this Plan is primary, it pays its benefits as if the secondary plan or plans did not exist.

When this Plan is a secondary plan, its benefits are reduced so that the total benefits paid or provided by all plans during a plan year are not more than total allowable expenses.

## Which Plan Pays First

When two or more plans provide benefits for the same covered person, the benefit payment will follow the following rules in this order:

- A plan with no coordination provision will pay its benefits before a plan that has a coordination provision
- The benefits of the plan which covers the person other than as a dependent are determined before those of the plan which covers the person as a dependent
- The benefits of the plan covering the person as a dependent are determined before those of the plan covering that person as other than a dependent, if the person is also a Medicare beneficiary and both of the following are true:
  - Medicare is secondary to the plan covering the person as a dependent
  - Medicare is primary to the plan covering the person as other than a dependent (example, a retired employee)
- When this Plan and the other plan cover the same child as a dependent of parents who are not separated or divorced, the benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year. This is called the “Birthday Rule.” The year of birth is ignored.

If both parents have the same birthday, the benefits of the plan which covered one parent longer are determined before those of the plan which covered the other parent for a shorter period of time.

If the other plan does not have a birthday rule, but instead has a rule based on the gender of the parent, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits

- If two or more plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:
  - First, the plan of the parent with custody for the child
  - Second, the plan of the spouse of the parent with custody of the child
  - Finally, the plan of the parent not having custody of the child

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expense of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent shall be the secondary plan. This rule does not apply with respect to any claim for which any benefits are actually paid or provided before the entity has that actual knowledge.

If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering the child shall follow the order of benefit determination rules that apply to dependents of parents who are not separated or divorced.

If none of the above rules determines the order of benefits, the benefits of the plan which covered an employee, member or subscriber for the longer period are determined before those of the plan which covered that person for the shorter period.

## **Right to Exchange Information**

In order to coordinate benefit payments, Magellan needs certain information about coverage under other plans. It may get needed facts from or give them to any other organization or person. Magellan need not tell, or get the consent of, any person to do this.

A covered person must give Magellan the information it asks for about other plans. If the covered person cannot furnish all the information Magellan needs, Magellan has the right to get this information from any source. If any other organization or person needs information to apply its coordination provision, Magellan has the right to give that organization or person such information. Information can be given or obtained without the consent of any person to do this. If Magellan is unable to get the information it needs to coordinate benefit payments, this may impair the ability of Magellan to evaluate or process a claim and may be the basis for denying claims for benefits.

## **Right of Recovery**

It is possible that Magellan pays benefits that should be paid by another plan or organization or person. Magellan may recover the amount paid from the other plan or organization or person.

It is possible that Magellan pays benefits that are in excess of what it should have paid. Magellan has the right to recover the excess payment.

## **Effect of Medicare and Government Plans**

### **Medicare**

When a Covered person becomes eligible for Medicare, this Plan pays its benefits in accordance with the Medicare Secondary Payer requirements of federal law.

### **When This Plan Pays Primary to Medicare**

This Plan pays primary to Medicare for covered persons who are Medicare-eligible if:

- Eligibility for Medicare is due to age 65 and the employee has “current employment status” with the employer as defined by federal law and determined by the employer; or
- Eligibility for Medicare is due to disability and the employee has “current employment status” with the employer as defined by federal law and determined by the employer; or
- Eligibility for Medicare is due to end stage renal disease (ESRD) under the conditions and for the time periods specified by federal law

### **When Medicare Pays Primary to this Plan**

Medicare pays primary to this Plan for covered persons who are Medicare eligible if:

- The employee is a retired employee
- Eligibility is due to disability and the employee does not have “current employment status” with the employer as defined by federal law and determined by the employer
- Eligibility for Medicare is due to end stage renal disease (ESRD), but only after the conditions and/or time periods specified in federal law cause Medicare to become primary

### **Medicare Enrollment Requirements**

When this Plan is primary, and the covered person wants Medicare to pay after this Plan, the covered person must enroll for Medicare Parts A and B. If the covered person does not enroll for Medicare when he or she is first eligible, the covered person must enroll during the special enrollment period which applies to that person when the person stops being eligible under this Plan.

When Medicare is primary, benefits available under Medicare are deducted from the amounts payable under this Plan, whether or not the person has enrolled for Medicare or receives benefits under Medicare. If Medicare pays first, the covered person should enroll for both Parts A and B of Medicare when that covered person is first eligible; otherwise, the expenses may not be covered by the Plan or Medicare.

### **How This Plan Pays When Medicare Is Primary**

If Medicare is primary, this Plan pays benefits as described below. This method of payment only applies to Medicare eligibles. It does not apply to any covered person unless that covered person becomes eligible under Medicare.

If the provider has agreed to limit charges for services and supplies to the charges allowed by Medicare (participating physicians), this Plan determines the amount of covered expenses based on the amount of charges allowed by Medicare.

If the provider has not agreed to limit charges for services and supplies to the charges allowed by Medicare (non-participating physicians), this Plan determines the amount of covered expenses based on the lesser of the following:

- The applicable out-of-network benefit shown in the **Schedule of Benefits**, or
- The amount of the limiting charge, as defined by Medicare.

This Plan determines the amount payable without regard to Medicare benefits. Then this Plan subtracts the amount payable under Medicare for the same expenses from the amount payable under the Plan. This Plan pays only the difference between Plan benefits and Medicare benefits.

The amount payable under Medicare which is subtracted from this Plan's benefits is determined as the amount that **would have been payable to a Medicare-eligible covered under Medicare even if:**

- The person is not enrolled for Medicare Parts A and B. Benefits are determined as if the Medicare-eligible person were covered under Medicare Parts A and B.
- The expenses are paid under another employer's group health plan which is primary to Medicare. Benefits are determined as if benefits under that other employer's plan did not exist.
- The person is enrolled in a Health Maintenance Organization (HMO) or Competitive Medical Plan (CMP) to receive Medicare benefits, and receives unauthorized services (out-of-plan services not covered by the HMO/CMP). Benefits are determined as if the services were authorized and covered by the HMO/CMP.

# Termination of Coverage

## Employee & Dependent Coverage

- Refer to the *Know Your Benefits* booklet, “When Does Coverage End?” section.

## Leave of Absence

- Refer to the *Know Your Benefits* booklet, “Do Benefits Continue While on an Unpaid Leave of Absence?” section.

# Glossary

## **COVERED PERSON**

The employee and the employee's legal spouse and/or dependent children who are covered under this Plan.

## **CUSTODIAL CARE**

Services and supplies furnished to a person mainly to help him or her in the activities of daily life. This includes board and room and other institutional care. The person does not have to be disabled. Such services and supplies are custodial care without regard to:

- by whom they are prescribed; or
- by whom they are recommended; or
- by whom or by which they are performed.

## **EMERGENCY CARE**

Immediate behavioral health treatment when the lack of the treatment could reasonably be expected to result in the patient harming himself or herself and/or other persons.

## **EMPLOYEE**

A person on the payroll of the employer and regularly scheduled to work at least 20 hours per week, an elected official, a contract employee whose contract specifies benefit eligibility or a retiree.

## **EMPLOYER**

Maricopa County

## **HEALTH CARE PROVIDER**

A licensed or certified provider other than a physician whose services Magellan must cover due to a state law requiring payment of services given within the scope of that provider's license or certification.

## **HOSPITAL**

An institution which is engaged primarily in providing medical care and treatment of sick and injured persons on an inpatient basis and which fully meets one or more of the following three tests:

- It is accredited as a hospital by the Joint Commission on Accreditation of Healthcare Organizations
- It is approved by Medicare as a hospital
- It meets all of the following tests:
  - It maintains on the premises diagnostic and therapeutic facilities for medical diagnosis and treatment of sick and injured persons by or under the supervision of a staff of duly qualified Physicians
  - It continuously provides on the premises 24-hour-a-day nursing service by or under the supervision of registered graduate nurses
  - It has at least one physician available 24 hours a day
  - It is not mainly a place for rest, for the aged, for drug addicts, for alcoholics, or a nursing home.

## **INTENSIVE OUTPATIENT TREATMENT**

Care that is delivered on an intense, structured basis over the course of a week in an environment that is less intensive than inpatient care, but more intensive than outpatient care. Intensive outpatient programs provide planned, structured services in which the patient can participate of at least 2 hours per day and 3 days per week, although some patients may need to attend less often. The services, which are offered to address a mental or substance abuse-related disorder, may include group, individual, family, or multi-family group psychotherapy, psycho-educational services, and adjunctive services such as medical monitoring.

## **LICENSED COUNSELOR**

A person who specializes in behavioral health treatment and is licensed as a licensed professional counselor (LPC), licensed clinical social worker (LCSW), or licensed marriage and family therapist by the appropriate authority.

## **MEDICARE**

The Health Insurance for the Aged and Disabled Program under Title XVIII of the Social Security Act.

## **BEHAVIORAL HEALTH TREATMENT**

Behavioral health treatment is treatment for either of the following:

- Any condition which is identified in on Axis I in the then current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM), including a psychological and/or physiological dependence or addiction to alcohol or psychoactive drugs or medications, regardless of any underlying physical or organic cause, and
- Any sickness where the treatment is primarily the use of psychotherapy or other psychotherapeutic methods

Behavioral health treatment does not include treatment of (i) conditions listed as V codes on Axis I of DSM), (ii) conditions that are merely an expectable response to a particular event (for example, the death of a loved one), or (iii) conditions that cannot be expected to improve significantly through Clinically necessary and appropriate therapy.

All inpatient services, including room and board, given by a residential treatment center or area of a hospital which provides mental health or substance abuse treatment for a sickness identified in the DSM, are considered behavioral health treatment, except in the case of multiple diagnoses.

If there are multiple diagnoses, only the treatment for the sickness which is identified in the DSM and which is provided by a physician or licensed counselor is considered behavioral health treatment.

Detoxification services given prior to and independent of a course of psychotherapy or substance abuse treatment are not considered behavioral health treatment.

Prescription drugs are not considered behavioral health treatment.

**NETWORK PROVIDER**

A health care provider, hospital, physician, or treatment center which participates in the Magellan network.

**NON-NETWORK PROVIDER**

A health care provider, hospital, physician, or treatment center which does not participate in the Magellan network.

**PARTIAL HOSPITALIZATION**

Structured and medically supervised day, evening, and/or night treatment programs provided to patients at least 4 hours per day. Partial Hospitalization programs are available at least 3 days per week, although some patients may need to attend less often. The services are essentially the same in nature and intensity, including medical and nursing services, as provided in a Hospital except that the patient is in the program less than 24 hours per day.

**PHYSICIAN**

A legally qualified Doctor of Medicine (M.D.) or Doctor of Osteopathy (D.O.) who has completed a psychiatric residency program accredited by the Accreditation Council for Graduate Medical Education for Psychiatry or the American Osteopathic Association or who is board-certified in a primary care specialty (Internal Medicine, Family Practice, Pediatrics, or Obstetrics-Gynecology), and experience working with substance abuse patients.

**POST-SERVICE DETERMINATIONS**

Post-service claims are determinations that are made after behavioral health treatment has been received.

**PRE-SERVICE DETERMINATIONS**

Pre-service claims are determinations that are made prior to receipt of behavioral health treatment, where notification or approval is required prior to receipt of such treatment

**PSYCHOLOGIST**

A person who specializes in clinical psychology and fulfills at least one of these requirements:

- A person licensed or certified as a psychologist.
- A member or Fellow of the American Psychological Association, if there is no government licensure or certification required.

## **RESIDENTIAL TREATMENT CENTER**

A facility which provides a program of effective behavioral health treatment and meets all of the following requirements:

- It is established and operated in accordance with applicable state law
- It provides a highly structured program of behavioral health diagnosis and treatment approved by a physician and Magellan and monitored by a physician
- It has or maintains a written, specific and detailed regimen requiring regular, full-time residence and full-time participation by the patient
- It has 24-hour medical care availability and on-site nursing services
- It provides at least the following basic services:
  - Room and board
  - Evaluation and diagnosis
  - Counseling
  - Referral and orientation to specialized community resources

## **URGENT CARE DETERMINATIONS**

Urgent care determinations are determinations on requests for coverage of emergency care for which the application of the time periods for making non-urgent care determinations could seriously jeopardize the life or health of the patient or the ability of the covered person to regain maximum function. .

## **UTILIZATION REVIEW**

A review and determination as to the clinical necessity of services and supplies.