

A GUIDE TO USING NMPSIA MENTAL HEALTH BENEFITS

Prepared by Mesa Mental Health

This document provides information on how to use your mental health/substance abuse benefits provided through the New Mexico Public Schools Insurance Authority (NMPSIA) PPO Plan. This document presents plan use highlights only and addresses the issues that are raised most frequently. For additional information and full details on available benefits, please see the NMPSIA Benefit Booklet available on the BCBSNM website.

→ Call Mesa Mental Health for Prior Approval

For all inpatient and outpatient mental health and substance abuse services, you or your physician must call the BCBSNM behavioral health administrator, Mesa Mental Health, **before** you schedule treatment. Mesa Mental Health will coordinate services with a provider near you. If you do not call before receiving non-emergency services, benefits for covered services may be reduced or denied. Call 7 days a week, 24 hours a day: (505) 816-6790 or (800) 583-6372.

→ Medical Necessity

In order to be covered, treatment must be medically necessary and not experimental or investigational. Therapy must be:

- required for the treatment of a distinct mental disorder as defined by the latest version of the *Diagnostic and Statistical Manual* published by the American Psychiatric Association; and
- reasonably expected to result in significant and sustained improvement in your condition and daily functioning; and
- consistent with your symptoms, functional impairments, and diagnoses, and in keeping with generally accepted national and local standards of care; and
- provided to you at the least restrictive level of care.

→ Mental Health Evaluation Services

This Plan covers medication checks (*medication management*) and intake evaluations for mental health, alcoholism, and drug abuse when **prior-approved** by Mesa Mental Health.

→ Covered Services/Providers

Covered services include solution-focused evaluative and therapeutic mental health services, including individual and group psychotherapy received in an alcoholism treatment program that complies with the Alcohol and Drug Abuse Program standards required by the state of New Mexico, hospitals, or other treatment facilities, and services rendered by psychiatrists, psychologists, licensed family therapists, and other providers (*see page 32 of the NMPSIA Benefit Book*).

→ Benefit Limits

Benefits for inpatient and outpatient substance abuse services are limited each calendar year as specified on the *Summary of Benefits* (*see pages iv through vii of the NMPSIA Benefit Book*).

→ Exclusions – This Plan does **not cover:**

- inpatient care that has not been **prior-approved** by Mesa Mental Health
- psychoanalysis or psychotherapy that you may use as a credit toward earning a degree or furthering your education
- services performed or billed by a school, halfway house, group home, foster care, day treatment, Behavior Modification Services, or their staff members
- long term therapy or therapy for the treatment of chronic mental health or incurable conditions for which treatment produces minimal or temporary change or relief – except that medication management for chronic conditions is covered
- maintenance therapy or care provided after you have reached your rehabilitative potential
- biofeedback or hypnotherapy (*some exceptions apply – see NMPSIA Benefit Book*)

- religious counseling; marital counseling
- custodial care
- any care that is patient-elected and is not considered medically necessary (see page 14 of the *NMPSIA Benefit Book*)
- care that is mandated by court order or as a legal alternative, and lacks clinical necessity as diagnosed by a licensed provider; services rendered as a condition of parole or probation
- special education, school testing and evaluations, counseling, therapy, or care for learning deficiencies or educational and developmental disorders; behavioral problems unless associated with manifest mental illness or other disturbances
- non-national standard therapies, including experimental as determined by the mental health professional practice
- the cost of any damages to a treatment facility
- charges associated with any episode of alcoholism or drug abuse for which you did not complete the prescribed continuum of care
- care in excess of annual or lifetime maximum benefits specified on the *Summary of Benefits* (see pages iv through vii of the *NMPSIA Benefit Book*)

→ Long-Term Maintenance Therapy

This Plan does not cover long-term therapy whether for physical or for mental conditions, even if medically necessary and even if any applicable benefit maximum has not yet been reached, except that medication management for chronic conditions is covered. Therapies are considered long-term if measurable improvement is not possible within two months of beginning active therapy. Long-term therapy includes treatment for chronic or incurable conditions for which rehabilitation produces minimal or temporary change or relief. Treatment of chronic conditions is not covered.

→ Medically Unnecessary Services

Because a provider prescribes, orders, recommends, or approves a service or supply does **not** make it medically necessary or make it a covered service, even if it is not specifically listed as an exclusion.

→ Preferred Providers

All providers in the NMPSIA Health Plan provider network file claims with Mesa Mental Health and payment is made directly to them.

→ Non-preferred Providers

A non-preferred provider is not a part of the PPO network under the NMPSIA PPO Health Plan (i.e., one that has neither a preferred nor a participating provider agreement with his/her local BCBS Plan).

If your non-preferred provider does not file a claim for you, submit a separate claim for each family member as services are received. You must submit a claim **within 12 months** after the date services were received. **A claim submitted more than 12 months after the service was received will not be accepted under any circumstances.**

Claims for covered mental health, alcoholism rehabilitation, and drug abuse services received in New Mexico should be submitted to:

Mesa Mental Health
PO Box 92165
Albuquerque, NM 87199-2165

If services are received from a non-preferred provider in New Mexico, payments are usually made to the subscriber. The check will be attached to an EOB (Explanation of Benefit) that explains the Mesa Mental Health payment. In these cases, you are responsible for arranging payment to the provider and for paying any amounts greater than covered charges plus copayments, deductibles, coinsurance, any penalty amounts, and non-covered expenses.