

**A GUIDE TO USING PNM RESOURCES, INC.**  
**MENTAL HEALTH BENEFITS**  
**PREPARED BY MESA MENTAL HEALTH**

This document provides information on how to use your mental health/chemical dependency benefits provided through the PNM Resources, Inc. Comprehensive Health Plan. This is a PPO (Preferred Provider Organization) plan administered by Blue Cross and Blue Shield of New Mexico (BCBSNM). Mesa Mental Health (MMH) in turn contracts with BCBSNM to manage the section of the plan addressing mental health and chemical dependency. 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 visit the BCBSNM website and click on PNM Resources from the large group menu on the home page.

**➔ PREFERRED VERSUS NON-PREFERRED PROVIDERS**

Preferred providers are Doctors, Hospitals and other medical providers who are part of the Blue Cross and Blue Shield of New Mexico (BCBSNM) PPO network. These providers have agreed to accept BCBSNM's (or Mesa Mental Health's) payment for a service, along with your share of the "covered charge" (deductible, copay, coinsurance) as payment in full. Some services **only** are covered if provided by preferred providers, including mental health and Chemical Dependency treatment. With preferred providers:

- The provider files a claim for you.
- The provider gets prior approval or admission review when needed (*see plan book for exceptions*).
- Benefits are paid directly to the provider.
- No deductible applies to psychotherapeutic services such as mental health and Chemical Dependency treatment from a preferred provider.

**➔ PRIOR APPROVAL NEEDED FOR SPECIFIC EXPENSES & PROCEDURES**

For certain expenses you must call Mesa Mental Health for approval first:

- Chemical Dependency treatment, outpatient – Including outpatient treatment for Alcoholism or substance abuse
- Mental Health treatment, outpatient--including, but not limited to, psychotherapy, electroshock therapy, psychological testing

**➔ PRIOR APPROVAL NEEDED FOR ADMISSIONS (ADMISSION REVIEW)**

- Before all non-emergency admissions; and
- Within 48 hours of an Emergency admission.

Approval is needed for admission to:

- Any facility for inpatient mental health care
- Any facility for inpatient treatment of substance abuse, including Alcoholism or Chemical dependency.

If you do not get admission review, financial penalties may apply and benefits may be denied.

**➔ FOR PRIOR APPROVAL AND ADMISSION REVIEW, CALL MESA MENTAL HEALTH 7 DAYS A WEEK, 24 HOURS A DAY: (505) 816-6790 OR (800) 583-6372.**

**➔ COVERED EXPENSES**

To be covered, medical services must be "Medically Necessary". "**Medically Necessary**" means a service is provided to diagnose or treat a covered medical condition that is covered under the plan and is determined to meet all of the following conditions:

- It is medical in nature.
- It is recommended by the treating Doctor (*or other preferred provider*).
- It is the most appropriate level of service.
- It is known to be effective in improving health outcomes.
- It is not Experimental or Investigational.
- It is not for the convenience of the member, the treating Doctor, the Hospital or any other health care provider.

Because a health care provider prescribes, orders, recommends or approves a health care service does not make it Medically Necessary or make it a covered service, even if it is not specifically listed as an exclusion.

**➔ COVERED PSYCHOTHERAPEUTIC SERVICES, INPATIENT AND OUTPATIENT**

- Mental health conditions/Mental Illness

- Alcoholism
- Chemical Dependency
- Drug Abuse
- Inpatient treatment in an acute care Psychiatric Hospital or psychiatric unit of a general Hospital
- Outpatient treatment provided by Clinical Psychologists or any of the independently licensed professional providers who have either an M.A. or M.S. in psychology or counseling: licensed independent social worker (L.I.S.W.), licensed professional clinical mental health counselor (L.P.C.C.), master's level registered nurse certified in psychiatric counseling (R.N.C.S.), licensed marriage and family therapist (L.M.F.T.). For chemical dependency services, a provider also includes a licensed alcohol and drug abuse counselor (L.A.D.A.C.).

The plan **only** covers psychotherapeutic services provided by preferred providers and inpatient care in preferred provider facilities. **Psychotherapeutic services by non-preferred providers or at non-preferred provider facilities are not covered.**

**You must get prior approval for all outpatient psychotherapy services and you must get admission review for all inpatient admissions. Failure to get prior approval of admission review can result in financial penalties or denial of benefits. Call Mesa Mental Health.**

### ➔ EXPENSES NOT COVERED

- Any episode of Alcoholism or Drug Abuse treatment for which the patient did not complete the prescribed duration of care
- Care that is not "Medically Necessary"
- Residential treatment center care (*where primary services are room and board and constant supervision or a structured daily routine for a person who is impaired but whose condition does not require acute care hospitalization*)
- Any treatment, procedure, facility, equipment, drug, device, or supply not accepted as "standard medical practice" (*i.e., considered Experimental, Investigational, or unproven*)
- Special education, counseling, therapy, diagnostic testing, treatment or any other service for learning deficiencies or chronic behavioral problems, whether or not associated with a manifest mental disorder, retardation, or other disturbance
- Court- or police-ordered services (unless the services otherwise would be covered) or services rendered as a condition of parole or probation
- Damages to a treatment facility caused by a covered individual
- Educational programs, such as behavior modification
- Missed appointments and "get acquainted" visits
- Psychoanalysis or psychotherapy used as a credit toward earning a degree or furthering one's education
- Psychotherapeutic services (mental health, treatment of Alcoholism, Drug Abuse or Chemical Dependency) from non-preferred providers or non-preferred provider facilities
- Self-help, stress management, smoking cessation, codependency and weight loss programs
- Pastoral, spiritual, religious, marital or bereavement counseling
- Therapy for chronic conditions such as, but not limited to, cerebral palsy, developmental delay or behavioral disorders
- Work related conditions

### ➔ BENEFIT MAXIMUMS: LIFETIME

- This plan has lifetime maximum benefits for Chemical Dependency (*Please refer to your plan booklet for details.*)

### ➔ BENEFIT MAXIMUMS: ANNUAL

- This plan has annual maximum benefits for mental health and Chemical Dependency (*Please refer to your plan booklet for details.*)