

INFORMATION FOR CONSUMERS ABOUT ACCESS TO BHCA SERVICES

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Aetna Life Insurance Company

- 1) The phone number for a consumer to call with questions about BHCA services
800-424-4047
 - a. Please identify if this is a BHCA-specific telephone number or a general number
General Number for Aetna Behavioral Health
 - b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request
 - i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
 - ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as “Intensive Community Based Treatment”
 - Members should reference Behavioral Health Therapy or Counseling.
 - c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan? Yes
 - i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer’s self-funded plan
 - Self insured plans would have to OPT in and this would show in our system due to state legislation.
 - ii. If person is covered in an out-of-state plan, can you indicate that coverage was issued outside MA and benefits are not available under this out-of-state plan
 - Yes, these specific treatments are only accepted with MA.
 - iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer’s next plan renewal
 - The plan would still renew whether calendar year or benefit year.
- 2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website
 - Our member facing document can be found here on our Aetna website:
<https://prevwww.aetna.com/content/dam/aetna/pdfs/aetnacom/individuals-families/MA-BH-child-adolescent-services.pdf>
 - You can also go to [State Specific Information \(aetna.com\)](#)
 - In the choose your state dropdown box select Massachusetts
 - Directly below the box you will see “Massachusetts - Behavioral health child and adolescent services”. For Massachusetts members seeking information on behavioral health care services for children and adolescents (BHCA).
 - Select the pdf hyperlink: “Read more about these services (PDF)”

Blue Cross and Blue Shield of Massachusetts

- 1) The phone number for a consumer to call with questions about BHCA services
Members should call the number on their member ID cards. This phone number is unique to their employer or account, and will direct them to a representative who can answer specific questions about their coverage.
- a. Please identify if this is a BHCA-specific telephone number or a general number
If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services
This is our general member service number for the account. Our associates have been trained to guide members through questions on Intensive Community Based Treatment (ICBT), and have access to internal documents available to address specific issues.
 - b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request
 - i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
BCBSMA covers all services listed in the bulletin in the following fashion; dividing the services into three broad categories:
 - 1. Mobile Crisis Intervention (MCI) – an alternative to emergency room care
 - 2. Intensive Community based Treatment (ICBT) – for home-based services, excluding MCI
 - 3. Acute Residential Treatment - for CBAT & ICBAT service
 - ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as “Intensive Community Based Treatment”
Intensive Community Based Treatment (ICBT)
 - c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan?
Yes our associates can advise the member if they have the benefit.
 - i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer’s self-funded plan
Yes our associates can inform the member if the self-funded plan does not have the benefit.
 - ii. If person is covered in an out-of-state plan, can you indicate that coverage was issued outside MA and benefits are not available under this out-of-state plan
BCBSMA does not issue plans outside of MA.
 - iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer’s next plan renewal
Yes for fully-insured plans our associates can indicate that the benefit will be available upon renewal date.

- 2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website
BCBSMA does detail ICBT services on our provider portal site. Our member site states the following for Behavioral Health:

A behavioral health provider will work with you to determine the right course of treatment for your condition. In some cases, this may mean additional services such as:

- Intensive Outpatient Programs: This type of program is usually administered at a health care clinic. The program runs for three to five days a week, and includes three to four hours of individual and group therapy that addresses:
 - Psychological and social assessments
 - Monitoring and treatment planning
 - Education and counseling on maintaining recovery

Blue Cross and Blue Shield of Massachusetts (continued)

- Partial Hospital Programs: This type of program usually takes place at a dedicated clinic, with sessions five to seven times a week. The sessions usually include six to eight hours of individual and group therapy that addresses:
 - Psychological and social assessments
 - Monitoring and treatment planning
 - Education and counseling on maintaining recovery

If you have questions about your coverage or finding a behavioral health provider, call us at the number on your Blue Cross ID card.

Boston Medical Center Health Plan, Inc.

1) The phone number to call with questions about BHCA services
888-217-3501 (Carelton Member Service)

a. Please identify if this is a BHCA-specific telephone number or a general number

General- please follow prompts for behavioral health

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

Our Member Service team has been trained in BHCA services by our Behavioral Health manager and have a “cheat sheet” available to them for quick response. A member may also ask for a “CBHI specialist” when calling if further assistance is needed.

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

- i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
- ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as “Intensive Community Based Treatment”

Members may refer to services as CBHI or BHCA or by each individual service:

1. In Home Therapy (IHT) or Family Stabilization Team (FST)
2. Intensive Care Coordination (ICC)
3. In-Home Behavioral Services (IHBS)
4. Family Support and Training (FS&T) or Family Partner (FP)
5. Therapeutic Mentor (TM)

c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan?

Yes. We have specific indicators in our system to delineate if a member is eligible.

- i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer’s self-funded plan
-Yes
- ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan
-N/A
- iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer’s next plan renewal
-Carelton can identify when the member’s next renewal date is, but will not be able to know for certain if the member will be eligible after that date until that date actually arrives and the eligibility indicator is updated

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website.

We suggest calling for the most accurate information or checking published member documents.

Cigna Health and Life Insurance Company

1) The phone number to call with questions about BHCA services

The consumers should call the phone number on the back of their ID card, or 800-244-6224

a. Please identify if this is a BHCA-specific telephone number or a general number

General

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

Representatives have been given talking points regarding BHCA services and several meetings were held at the beginning of implementation to assist in educating staff. Upon calling the number on the back of their card or our main Cigna number, customers/providers will follow prompts for Behavioral health and get connected to one of our Behavioral Health Personal Advocates/National Authorization Team. This is a behavioral health team that is trained to discuss all behavioral health services on the individual's plan

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

- i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
- ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as "Intensive Community Based Treatment"
The consumer should ask for the specific BHCA service in question as they are outlined in the bulletin (In-home therapy, Intensive Care Coordination, etc.) to ensure correct benefits and eligibility information is received.

c. If a consumer asks "Am I eligible for BHCA – or what term you suggest – services," can you tell the person whether BHCA is covered under the consumer's health plan?

Yes we will be able to tell the person if BHCA services are covered under their plan.

- i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer's self-funded plan
Yes and if the self-funded plan elected to cover these services we can tell them that also.
- ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan
Yes
- iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer's next plan renewal
Yes

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier's website

Fully insured members can access their certificate of coverage on myCigna.com that will have descriptions of these covered benefits.

ConnectiCare of Massachusetts, Inc.

1) The phone number to call with questions about BHCA services
888-946-4658

a. Please identify if this is a BHCA-specific telephone number or a general number

General

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services.

Customer Service completed a comprehensive training on BHCA when implemented in 2019.

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

- i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
- ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as “Intensive Community Based Treatment”
- iii. The Customer Service [FAQ](#) goes over the multiple ways that BHCA services may be requested by providers.

Optum completed Customer Service, Intake and Clinical Operations teams training to review the [FAQ](#), ensure that “Lessons Learned” have been added, that all terms associated with BHCA are included within the document, and that Customer service is aware of how to verify these services for both members and providers.

Updates have been made to the [FAQ](#) as needed to ensure quality/consistency across the customer service space surrounding the BHCA benefit and the transition to commercial fully-insured plans.

c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan? Yes – see below.

- i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer’s self-funded plan - **Yes**
- ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan - **Yes**
- iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer’s next plan renewal – **Yes**, questions related to consumer eligibility and benefits can be addressed by the Customer Service Team and updates have been added to the [FAQ](#) as needed to ensure quality/consistency across the customer service space surrounding the BHCA benefit.

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website

- For providers BHCA services are outlined on [Provider Express - Massachusetts Provider Guidance and Training Resources](#) Section and will be updated in this location as activities continue for BHCA.
- Members can sign in and find information on BHCA services on the member facing [Live and Work Well](#) site.

Fallon Community Health Plan, Inc.

- 1) The phone number to call with questions about BHCA services
888-421-8861 (Carelton Member Service)

- a. Please identify if this is a BHCA-specific telephone number or a general number

General- please follow prompts for behavioral health

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

Our Member Service team has been trained in BHCA services by our Behavioral Health manager and have a “cheat sheet” available to them for quick response. A member may also ask for a “CBHI specialist” when calling if further assistance is needed.

- b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

- i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
- ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as “Intensive Community Based Treatment”

Members may refer to services as CBHI or BHCA or by each individual service:

1. In Home Therapy (IHT) or Family Stabilization Team (FST)
2. Intensive Care Coordination (ICC)
3. In-Home Behavioral Services (IHBS)
4. Family Support and Training (FS&T) or Family Partner (FP)
5. Therapeutic Mentor (TM)

- c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan?

Yes. We have specific indicators in our system to delineate if a member is eligible.

- iv. If person is in a self-funded plan, can you indicate that benefits are not available under the employer’s self-funded plan
-Yes
- v. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan
-N/A
- vi. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer’s next plan renewal
-Carelton can identify when the member’s next renewal date is, but will not be able to know for certain if the member will be eligible after that date until that date actually arrives and the eligibility indicator is updated

- 2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website.

We suggest calling for the most accurate information or checking published member documents.

Harvard Pilgrim Health Care, Inc.

1) The phone number to call with questions about BHCA services
888-333-4742

a. Please identify if this is a BHCA-specific telephone number or a general number

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

This is the general member services phone number. Member services completed a comprehensive training on the BHCA services in July 2019 when most of the services were effective.

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy

ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as “Intensive Community Based Treatment”
Members and providers should use the term "BHCA" when asking if a member is covered for this service

c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan?

i. Self insured plans are employer specific and employers need to elect the benefit. Member services will be able to confirm whether the employer has elected this benefit.

ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan Member services will be able to confirm whether or not a member has this benefit for all lines of business.

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website

There is no member specific FAQ on the public website that explains the BHCA services. Members are asked to call member service directly using the number provided above to learn more about the BHCA services and have their questions answered.

Health New England, Inc.

1) The phone number to call with questions about BHCA services

413-787-4004 or 800-310-2835

Please note, ICBAT, CBAT, FST, and Crisis are all provided directly through HNE. ICC, IHBS, TM and FS&T may be accessed through MBHP/Carelon, therefore when members call for these four specific services, they will be redirected to MBHP/Carelon.

a. Please identify if this is a BHCA-specific telephone number or a general number

General

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

The entire Member Services (MS) team has been trained by our behavioral health manager. In addition, all information related to BHCA services has been uploaded into the MS resource software system.

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

i. Members may refer to services as CBHI or BHCA services or by each individual service:

1. Community Based Acute Treatment (CBAT)

2. Intensive CBAT (ICBAT)

3. Mobile Crisis Intervention is Crisis

4. In Home Therapy should be referred to as Family Stabilization Team or FST

5. Intensive Care Coordination (ICC) – provided through MBHP/Carelon

6. In-Home Behavioral Services (IBHS) – provided through MBHP/Carelon

7. Therapeutic Mentoring (TM) – provided through MBHP/Carelon

8. Family Support and Training (FS&T) – provided through MBHP/Carelon

c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan?

Yes

i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer’s self-funded plan

Yes

ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan

HNE does not have out of state plans

iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer’s next plan renewal

All FF plans provide coverage as of today.

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website

HNE does not provide benefit specific information on its website, however, all covered services may be found in member EOC/SPDs.

Mass General Brigham Health Plan, Inc.

1) The phone number to call with questions about BHCA services
844-451-3518

a. Please identify if this is a BHCA-specific telephone number or a general number

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

- The phone number is a general customer service number for behavioral health topics, including BHCA
- Customer Service can quickly see member eligibility for BHCA services based on their plan and any cost sharing based on plan configuration

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

- i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
- ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as “Intensive Community Based Treatment”
 - Members should always be directed to Customer Service because they can lookup INN BHCA providers. In addition, they will also be able to assist with contact information for member to connect with providers
 - Members can refer to BHCA services as a bucket of services or specifically ask about the services themselves (i.e. In-Home Therapy/Family Support Treatment or IHT/FST, In Home Behavioral Services or IHBS, and Intensive Care Coordination or ICC).
 - If members need additional support to what customer service can provide, they can also be referred for care management for additional care coordination and connection to BH services

c. If a consumer asks “Am I eligible for BHCA – or what term you suggest – services,” can you tell the person whether BHCA is covered under the consumer’s health plan?

Yes

- i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer’s self-funded plan
Yes
- ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan
Yes
- iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer’s next plan renewal
Yes - Updates will be added and tweaked within the Customer Service FAQ/QRG as needed to ensure quality/consistency across the customer service space surrounding the BHCA benefit and the transition to Commercial Fully-Insured

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier’s website

- For providers BHCA services are outlined on Provider Express - Massachusetts Provider Resources and will be updated in this location as activities continue for BHCA

Members can sign in and find information on BHCA services on the member facing [live and work well](#) site.

Tufts Associated Health Maintenance Organization, Inc.

1) The phone number to call with questions about BHCA services
800-462-0224

a. Please identify if this is a BHCA-specific telephone number or a general number

The phone number is not specific to behavioral health services. Representatives are trained to answer questions about all member benefits.

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

The department has been trained using the term "BHCA" and documentation in their support systems reflects this language.

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy

ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as "Intensive Community Based Treatment"

Members and providers should use the term "BHCA" when asking if a member is covered for this service.

c. If a consumer asks "Am I eligible for BHCA – or what term you suggest – services," can you tell the person whether BHCA is covered under the consumer's health plan?

Yes, the member services representative will be able to determine coverage for BHCA services under the member's designated health plan.

i. If person has a self-funded plan, can you indicate that benefits are not available under the employer's self-funded plan. Self insured plans are employer specific and employers need to elect the benefit. Member services will be able to confirm if the employer has elected the benefit.

ii. If person is covered in an out-of-state plan, can you indicate that coverage was issued outside MA and benefits are not available under this out-of-state plan

Member services will be able to confirm whether or not the member has this benefit for all lines of business.

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier's website

Members can find detailed information about their benefit in their Evidence of Coverage or by following this link: <https://tuftshealthplan.com/member/tufts-health-direct-plans/getting-care/bhca/overview>

Tufts Health Public Plans, Inc. (Direct Plans)

1) The phone number to call with questions about BHCA services
888-257-1985

a. Please identify if this is a BHCA-specific telephone number or a general number

The phone number is not specific to behavioral health services. Representatives are trained to answer questions about all member benefits.

If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services

The department has been trained using the term "BHCA" and documentation in their support systems reflects this language.

b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request

i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy

ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as "Intensive Community Based Treatment"

Members and providers should use the term "BHCA" when asking if a member is covered for this service.

c. If a consumer asks "Am I eligible for BHCA – or what term you suggest – services," can you tell the person whether BHCA is covered under the consumer's health plan?

Yes, the customer service representative will be able to determine coverage for BHCA services under the member's designated health plan.

i. Yes, the member services representative will be able to determine coverage for BHCA services under the member's designated health plan.

ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan

2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier's website

Members can find detailed information about their benefit in their Evidence of Coverage or by following this link: <https://tuftshealthplan.com/member/tufts-health-direct-plans/getting-care/bhca/overview>

United Healthcare Insurance Company

- 1) The phone number to call with questions about BHCA services
UnitedHealthcare members would call the customer service phone number listed on the member's ID card. This information is also included within the MA BHCA Provider FAQ.
 - a. Please identify if this is a BHCA-specific telephone number or a general number
If a general number, please explain how the customer service representative has been trained to discuss the availability of BHCA services
Optum (United Behavioral Health) customer service completed a comprehensive training in 2019.
Optum continues to monitor and revise trainings, policies, FAQ etc. for accuracy and any needed updates.
 - b. Please explain whether there is a way to request BHCA services and whether there is a certain term that should be requested and terms not to request
 - i. One health plan suggested that the caller not ask for therapy because they will get information about physical or related therapy
 - ii. As an example, BCBSMA has indicated that BHCA services are best referred by a consumer caller as "Intensive Community Based Treatment"
If a member or provider uses the following outpatient service or residential terms (listed below), Optum will work with the member or provider to discuss BHCA services:
 - Outpatient Services
 - In-Home Therapy /Family Stabilization Team (FST)
 - In-Home Behavioral Services
 - Mobile Crisis Intervention
 - Intensive Care Coordination
 - Residential
 - Community Based Acute Treatment (CBAT)
 - Intensive Community Based Acute Treatment (ICBAT)
 - c. If a consumer asks "Am I eligible for BHCA – or what term you suggest – services," can you tell the person whether BHCA is covered under the consumer's health plan?
Yes, the customer service representative will be able to determine coverage for BHCA services under the member's designated health plan.
 - i. If person is in a self-funded plan, can you indicate that benefits are not available under the employer's self-funded plan
This is not applicable for Direct members.
 - ii. If person is covered in an out-of-state plan, can you indicated that coverage was issued outside MA and benefits are not available under this out-of-state plan
This is not applicable for Direct members.
 - iii. If person is in an insured plan that has not yet renewed since 7/1/2019, can you indicate that benefits will be available after employer's next plan renewal
 - The Optum BHCA Provider FAQ (which is a primary mandate source document for the mandate including trainings) references whether BHCA services are available to self-funded, self-insured and out-of-state plans (link included above).
 - Optum continues to monitor and revise trainings, policies, FAQ etc. to stay aligned with this source document.
- 2) Identify where, if anywhere, a carrier may explain BHCA services on the carrier's website
The Optum provider portal includes information about BHCA services at the following link:
<https://www.providerexpress.com/content/ope-provexpr/us/en/our-network/welcomeNtwk/wMA.html>