# BEHAVIORAL HEALTH BENEFITS AND RESOURCES

## What is meant by behavioral health?

'Behavioral health' is a term that is used to include many aspects of a person's wellbeing, such as mental health, substance use, harmful behaviors, or overall emotional wellness.

# How do I know what behavioral health benefits I have with my Quartz plan?

Quartz Customer Service can help you to understand what benefits are available to you. Call (800) 362-3310 or send a secure message through <u>MyChart</u>. If you don't have MyChart you can Sign up to get started.

Customer Service can let you know things such as what is and is not covered in your plan, what your co-pay or deductible is, or if a prior authorization is needed for the service you are looking for.

## Does Quartz have a website that shows me who's in-network?

Yes, Quartz has a Find a Doctor link on the <u>Quartz Website</u>. Use our Find a Doctor tool to search for doctors and locations. To begin, you will need to select your network. The page has information on where that is located on your card. You can search by individual providers or by facility/clinic. If you are searching by doctor select your specialty by typing "Behavioral Health" in the specialty field. This will bring up five different options:

Behavioral Health Nurse Practitioner: A nurse who is qualified to treat behavioral health conditions without the direct supervision of a doctor. They can prescribe medication, communicate diagnoses, and assist in coordinating care.

Behavioral Health Psychiatry: A medical doctor who specialists in mental health. They have medical training that lets them prescribe medications and perform procedures.

Behavioral Health Psychology: An individual with a PhD or a PsyD who has a specialization in the practice of talk therapy or behavioral therapy. Some PhD's or PsyD's also provide psychological testing.

Behavioral Health Substance Abuse: A therapist or psychologist who focuses on providing support and guidance for those struggling with alcohol or other substance use issues.

Behavioral Health Therapist: An individual with a master's degree in psychology, counseling, social work, etc. who focuses on providing support and guidance for those struggling with behavioral health issues.

#### Who can prescribe medications?

**MD/DO/PA/NP Level:** MDs and DOs are doctors who can specialize in Psychiatry or Addiction Medicine. They can diagnose problems and treat them through talk therapy. They can also prescribe medication if necessary. Many psychiatrists also have

subspecialties. These include Children and Adolescents, Geriatric, Addiction Medicine, etc. There are also Physician Assistants (PA) and Nurse Practitioners (NP) that specialize in psychiatric medication. Once your condition is stable, your primary care physician may take over managing your medication.

## What do all the behavioral health provider abbreviations mean?

There are different types of degrees and licensure which can vary by state.

#### Masters level clinicians:

LCSW Licensed Clinical Social Worker

LICSW Licensed Independent Clinical Social Worker

LMFT Licensed Marriage and Family Therapist

LPC Licensed Professional Counselor

#### **Specialty in Substance Use Disorder:**

**SAC Substance Abuse Counselor** 

**CSAC Clinical Substance Abuse Counselor** 

#### **Doctorate level clinicians:**

PhD Doctorate in Philosophy-Psychology

PsyD Doctorate in Psychology

#### **Providers of Medicine**

MD Doctor of Medicine-Psychiatry (Psychiatrist)

DO Doctor of Osteopathy-Psychiatry (Psychiatrist)

PA Physician Assistant

NP/APNP Nurse Practitioner/Advance Practice Nurse Practitioner

# How do I decide which provider is best for me to see?

You will first want to verify that a provider you would like to see is in-network. You can do this either by using the Find a Doctor link on the Quartz website or calling the Behavioral Health Care Management (BHCM) Department at Quartz at 1-800-683-2300. BHCM can also help answer questions if you are new to behavioral health or are looking for a certain specialty. All of our in-network mental health providers are highly skilled and must meet Quartz credentialing standards. The type of provider you see depends on your needs and preferences. Having a good relationship with your provider is one of the most important

factors in successful treatment. If the provider you are seeing is not a good fit or there has been a lack of progress you may need to switch. BHCM is available 8:00am-5:00pm CST M-F to help assist you in getting the care you need.

#### What does "in-network" and "out-of-network" mean?

See Quartz Health Insurance 101 link

In-network refers to a group of providers that have a contract with Quartz. Quartz contracts with health care providers to obtain lower prices for our members. By building a network of high-performing health care providers, Quartz seeks to make the best care available to our members at the lowest price.

Out-of-network providers are not contracted by Quartz. Many plans do not offer coverage for out-of-network services unless it is urgent/emergent.

# Do I need a referral from my primary care physician to see a behavioral health provider?

You do not need a referral from your primary care physician to see a behavioral health provider. There are services that require a prior authorization request form to be completed. These are typically completed by a behavioral health provider. <u>Behavioral Health Prior Auth Forms</u>

### Do I need pre-approval from Quartz in order to receive behavioral health services?

Some services require a prior authorization, meaning the authorization for the requested service is in place before services are started unless they are considered urgent or emergent. Prior Authorization List

#### Does Quartz have an online tool?

Yes. Quartz has an app MyStrength. It is a tool you can use for many different wellness activities to improve your emotional health; including sleep, reduce stress and anxiety, and chronic pain. It is a digital tool that can complement other forms of care, such as medication and working with a behavioral health professional. More information can be found here.

#### Psych/Neuropsychological Testing?

# Testing does not require prior authorization; however, most plans exclude testing for educational purposes.

Psychological testing: A series of tests, generally done by a medical doctor or social worker, to determine the cause of psychological symptoms and disorders; determines the correct diagnosis and appropriate course of treatment.

Neuropsychological testing: A test that determines how well a person's brain is working when it is disrupted by a brain injury or psychological disorder.

# What should I say when I call the provider for an appt?

The clinic will ask for your personal information and your insurance. You will want to let them know the name of the provider that you would like to see. At most clinics, the provider themselves do their own scheduling. The person answering the phone will likely take down your information and send it to the provider. They will likely ask you for information regarding the concerns you are wanting to be seen for. This will allow the provider to determine if they have availability to see you for an evaluation and follow up care. You should hear back from the provider within 1-2 business days depending on the urgency of your needs. If you do not hear back within that time, you should call the office back to see when you should expect a callback.

## What questions should I ask in my first appointment?

You may want to write down any questions that you have ahead of your appointment, so you do not forget. If you were not able to determine these things ahead of time, you will want to find out the hours of operation, if they have experience treating your symptoms, and what styles of treatment they specialize in. You will also want to ask them how you would reach someone after hours, or if they are out of the office if you are in a crisis. You may also want to ask them how often they feel you should be seen, and for how long. It may also be helpful to ask them what other resources they would recommend you use to support your care.

### Am I able to get information about someone else's care who is an adult?

If you are calling in regarding to services for someone who 18 or over, Quartz is limited to the information they can provide you unless that person has signed an <u>authorization for disclosure of protected health information form</u>. Without a form signed, Quartz can provide information on in network providers for care, as well as general information on how the authorization process works. We are unable to discuss if an authorization request has been received, or what has been approved on an authorization without having a signed form. We may also be able to provide general education on resources for yourself.