

Checklist for My Health Plan Coverage

My health plan coverage is through:

My employer – check if:

My plan is a fully-insured plan; any plan denials are eligible for state external review

My plan is a self-funded plan; it is not regulated by state law-- federal parity law applies.

A policy I bought myself; any plan denials are eligible for state external review

An association-sponsored policy (such as a trade or educational organization); if it is self-funded, it's not regulated by state law, and federal parity law applies.

Other

My health plan:

Covers mental health

Manages mental health benefits directly

Contracts with an outside entity (e.g. MHBO) to manage the plan's mental health benefits

Plan phone number to call if I have a problem: _____

My primary care physician is: _____

My physician's phone number: _____

My mental health/substance use provider's phone number: _____

I need prior authorization for: _____

I do not need a referral from my primary care physician for:

Lab and x-ray tests

Other specialist visits

Other: _____

My primary care physician can refer me to specialists who:

Are part of his or her group practice

Are on the health plan network list

Are outside of the health plan network *only if there are no similar specialists within the network*

Are outside of the health plan network

I have reviewed the Exclusions and Limitations section in my Evidence of Coverage or Summary Plan Description. My health plan will not pay for or limits the following mental health/substance use services:

Is my provider in my health plan network?

My plan will cover services at the following hospitals: _____

What should I do if I need care while I am outside of my plan's service area?

For non-urgent care: _____

Phone: _____

In an urgent situation: _____

Phone: _____

In an emergency: _____

Phone: _____

If you have a PPO or POS plan:

If I use in-network providers, I will pay:

___ \$ _____ annual deductible

___ % _____ coinsurance for charges that exceed the deductible

If I use out-of-network providers, I will pay:

___ \$ _____ annual deductible

___ % _____ coinsurance for charges that exceed the deductible