



Optum's Behavioral Health Benefits

Topics to Address

- What are Mental Health and Substance Abuse Benefits?
- What are my behavioral health benefits if my medical plan is....
 - Kaiser Permanente
 - Western Health Advantage
- How do I access the benefits if I should ever need them?

Mental Health & Substance Use Disorder

Optum's Behavioral Health plan provides coverage for services to address issues and concerns such as:

- Depression
- Anxiety or stress
- Anger problems
- Coping with Grief and Loss
- Marital problems
- Addiction issues (gambling, substances)
- Eating disorders
- Medication management

(These are only examples of issues/concerns; the above list is not intended to be a complete listing.)

Covered Services

Mental Health and Substance Abuse benefits cover services that are rendered by a licensed professional in a private office setting or at a facility (i.e., hospital, clinic).

Types of Clinicians

Marriage Family Therapist
Social Worker
Psychologist
Psychiatrist

Examples of Services

Individual therapy
Group therapy
In-patient hospitalization
Residential treatment

(These are only examples; the above list is not intended to be a complete listing.)

Summary of Optum Benefits

Kaiser Permanente

- Kaiser members have **two options** for accessing behavioral health benefits.
 - Kaiser - members would initiate services through Kaiser
 - Optum - members can self-refer to Optum
 - no referral is necessary from Kaiser prior to using Optum services
 - to ensure the services are covered, select a provider within Optum's network
- See the Certificate of Coverage located in the **Benefits & Claims** tab of LiveAndWorkWell.com for complete details.

Covered Service	Cost
Routine Outpatient Office Visits	No deductible Visits 1-3 No copay Visits 4+ \$20 per visit
Emergency Room	\$75
Inpatient Stays	\$250 per admission/course of treatment

Summary of Optum Benefits

Western Health Advantage

- This plan is available in the area surrounding UC Davis.
- The benefits are in parity with the medical coverage.
- See the Certificate of Coverage located in the [Benefits & Claims](#) tab of LiveAndWorkWell.com for complete details.

Covered Service	Cost
Routine Outpatient Office Visits	No deductible Visits 1-3 No copay Visits 4+ \$20 per visit
Emergency Room	\$75
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How to find an Optum clinician

Call Optum Member Services - (888)440-8225

- An Intake Counselor will:
 - Assess safety
 - Confirm and explain your benefits
 - Offer appointment search assistance

Go online to www.LiveAndWorkWell.com

- Use Access Code: 11280
- Search Optum's provider directory at your leisure, located under the [Find a Resource](#) tab
- You will also find self-help tools, wellness-focused articles, and other valuable resources

How do I access Care

- You select an Optum clinician and make an appointment
 - No referral from your Primary Care Physician (PCP)
 - You are not limited to clinicians in your HMO medical group
 - No authorizations required for **routine** outpatient care
- Authorizations
 - Outpatient care: Network clinicians are responsible for obtaining preauthorization for non-routine outpatient services
 - Inpatient stays: Prior authorization required and obtained by network facilities, except in the case of an emergency

Important Notices

- Starting in 2014, UC's Medicare retirees no longer have access to Optum' behavioral health benefits. Medicare retirees should seek behavioral health services through their medical plan.
- Any non-Medicare retirees currently receiving behavioral health services should talk to their current provider(s) to see if they are a participating provider of the prospective medical plan's behavioral health provider network.
- Split families
 - Definition: one family member **is** Medicare eligible, the other **is not**.
 - Therefore, only one family member can access BH services through Optum BH, the other cannot.
 - Exception: WHA plan enrollees
 - Once one WHA plan member is Medicare eligible, then the entire family must access services through Medicare.
 - ✓ Family members are no longer eligible for Optum BH benefits and access BH services through their family member's Medicare plan
- **Starting in January 2019, UC members enrolled in Health Net's Blue and Gold plan (aka UC Blue and Gold plan) will no longer have access to Optum's behavioral health benefits. Those members should seek behavioral health services through their medical plan.**



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