



Youngstown State University November 2020 HCAC Meeting

November 19, 2020

Presented by: Stephanie Mueller – Account Executive

Agenda

- Medical Mutual Updates
 - Changes to Telehealth
 - Extension to National Public Health Emergency
- Mental Health Utilization
- Mental Health Resources
 - Appointment Guide
 - Making an Appointment
 - At Your Appointment
 - Additional Consideration
- YSU Plan Benefits

Medical Mutual Updates

Changes to Telehealth as of 1/1/21

- The state of Ohio recently passed a law requiring fully insured, self-funded MEWA and non-federal governmental health benefit plans to provide coverage for telehealth services on the same basis and to the same extent they provide coverage for the provision of in-person health care services.
- This new law, [Ohio Revised Code §3902.30](#) Ohio Telemedicine Statute (Ohio H. B. No. 166 133rd G.A.) is effective on Jan. 1, 2021.
- Medical Mutual has been covering telehealth (telemedicine) services for several months due to the COVID-19 states of emergency in Ohio and nationally, including:
 - telephone-only, on-demand and scheduled virtual visits

HHS Extends National Public Health Emergency through Jan. 20, 2021

- This means Medical Mutual will continue to pay for COVID-19 testing with no member cost sharing through 11:59 p.m. on Jan. 20, 2021.
- Testing includes:
 - Cost of the test
 - Cost of the provider visit, which could include:
 - an office or telehealth (telemedicine) appointment, or
 - an urgent care or emergency room visit, to determine whether COVID-19 testing is required, and
 - the visit to administer the test.
- This applies to services provided by both in-network and out-of-network providers.
- Treatment for COVID-19 is covered subject to plan benefits.

Mental Health Utilization

Utilization – Professional Provider Specialty Summary

Paid Prior : JAN 2018 through DEC 2018 Incurred : All - ENROLLED 12 MONTHS
 Paid Current : JAN 2019 through DEC 2019 Incurred : All - ENROLLED 12 MONTHS

PRIMARY CARE	CLAIMANTS			CLAIM RECORDS			PAYMENTS		
	CURRENT	PRIOR	% OF CHANGE	CURRENT	PRIOR	% OF CHANGE	CURRENT	PRIOR	% OF CHANGE
PSYCHOLOGY	275	253	8.70%	2,484	2,337	6.29%	192,267	168,911	13.83%
PSYCHIATRY	94	87	8.05%	398	439	-9.34%	33,707	24,296	38.74%
PRIMARY CARE TOTAL :	369	340	16.74%	2,882	2,776	-3.05%	225,975	193,207	52.56%

Paid Prior : JAN 2019 through OCT 2019 Incurred : All - ENROLLED 10 MONTHS
 Paid Current : JAN 2020 through OCT 2020 Incurred : All - ENROLLED 10 MONTHS

PRIMARY CARE	CLAIMANTS			CLAIM RECORDS			PAYMENTS		
	CURRENT	PRIOR	% OF CHANGE	CURRENT	PRIOR	% OF CHANGE	CURRENT	PRIOR	% OF CHANGE
PSYCHOLOGY	236	244	-3.28%	1,998	2,048	-2.44%	150,998	158,983	-5.02%
PSYCHIATRY	78	87	-10.34%	378	341	10.85%	26,952	29,073	-7.30%
PRIMARY CARE TOTAL :	314	331	-13.62%	2,376	2,389	8.41%	177,950	188,056	-12.32%

Mental Health Resources

Mental Health Resources

- Medical Mutual posted the following message on mental health appointment resources to the My Health Plan message center the last week of October for Commercial and Individual members. The message links to a webpage with more information.

Mental Health Resources: Support Is Available

It's important to make your mental health a priority, especially during these unprecedented times. Whether you are feeling anxious due to COVID-19 or other stressors, have noticed major changes in your emotions or behaviors, or have identified areas you want to improve for your overall well-being, Medical Mutual is here to help. [Review this guide on finding and receiving care from mental health providers.](#)

[Read Less](#)

Mark as Read

 Move to Trash

Mental Health Resources (cont'd)

- The message links to a webpage with more information. All Commercial and Individual members who have signed up for a My Health Plan account will see this message if they log on to the site.
 - Provides member with information about making appointment with mental health providers
 - List of questions available so they can check their mental health in light of the COVID-19 pandemic
 - Covers topics such as coordination of care between mental health providers and primary care providers along with medication considerations

Mental Health Appointment Guide

- Your mental health is just as important to take care of as your physical health. Making your mental health a priority will help you notice areas that you may want to change or improve for your overall well-being.
 - You can check in on your mental health by answering the following questions:
 - Are you having any anxiety or stress due to COVID-19 or other factors?
 - Has your energy level decreased?
 - Do you have unexplained aches and pains?
 - Are you having trouble concentrating or making decisions?
 - Have you lost interest in your hobbies or friends?
 - Are you unable to do daily tasks such as taking care of your children or working?
 - Are you sleeping more or less than usual?
 - Have you been feeling down and blue lately?
 - Are you feeling lonely or isolated?
 - Are you smoking or drinking more than usual?
 - Is drug use interfering with your life or relationships?

Based on how you are feeling about these concerns, you may want to consider speaking with a mental health provider. The information below can help you prepare for your next visit.

Making an Appointment

- Find a provider:
 - Different types of mental health providers can help you with different concerns. If you need to find a mental health provider, your primary care provider (PCP) can help you figure out how to get the care that is right for you.
 - You can use [Medical Mutual's Provider Search tool](#), or call Customer Care at the number listed on your member ID card. If you have mental health questions, you may also call the Medical Mutual Nurse Line toll free at 1-888-912-0636, 24 hours a day, seven days a week.
 - Mental health services, such as office visits and inpatient or outpatient treatment, are covered by your Medical Mutual plan. Depending on your plan, a copay may be required. Please refer to your Summary of Benefits and Coverage or your certificate book for details. These documents are available on [My Health Plan](#) under Benefits & Coverage.

Making an Appointment (cont'd)

- Telehealth considerations:
 - Through telehealth (telemedicine), you can connect virtually with your mental health professionals. Scheduling a telehealth appointment means you can receive the same care without having to go to their office.
- Mental health telehealth visits are covered the same as a standard office visit. Find out more by viewing this [telehealth flier](#).

Telehealth (Telemedicine) Services
A Convenient Way to Stay Connected with Your Providers



Telehealth, also known as telemedicine, has been gaining popularity with healthcare providers and patients alike. Telehealth appointments allow you to stay connected with your providers and obtain needed medical care through live video chats using a computer or mobile device.

What is telehealth?
Telehealth visits are a virtual way to connect with your healthcare providers. Telehealth visits can be done by computer, tablet or smartphone. Visits include both an audio and visual component, meaning you can see and hear your provider during the visit, just as if you were talking face to face.

Are telehealth visits covered under my plan?
As with any health benefit, your plan determines how virtual visits are covered. Generally speaking, virtual visits are covered the same as a standard office visit when you have an existing relationship with the provider. You can use telehealth visits for routine care for acute conditions, such as a sore throat or sinus infection, or chronic health conditions, such as diabetes or high blood pressure. Behavioral health visits are also included.

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Do I need to make an appointment for a telehealth visit?
If you have an existing relationship with a healthcare provider, you would need to contact them to set up a telehealth appointment. This is called a scheduled telehealth visit. You can also schedule telehealth visits for behavioral health services once you have had an initial face-to-face visit with the provider.

If you want to speak to a healthcare provider right away, you can use an on-demand telehealth service, if it is covered by your plan. An on-demand telehealth visit is similar to walking in to an urgent care center. You do not need to schedule an appointment. You can log in for a telehealth visit anytime and you will be assigned to the first available provider. Behavioral health visits are not covered as on-demand telehealth visits.

Note: Not all Medical Mutual plans include on-demand telehealth services. An on-demand telehealth visit is similar to walking in to an urgent care center. You do not need to schedule an appointment. You can log in for a telehealth visit anytime and you will be assigned to the first available provider. Behavioral health visits are not covered as on-demand telehealth visits.

How do I find out if a provider offers telehealth visits?
If you have an existing relationship with a provider, contact the provider's office and ask if they offer telehealth visits. If your plan includes on-demand telehealth services, contact your local in-network hospital system or check their website to find out if they offer on-demand telehealth visits. As the demand for telehealth services grows, more providers are offering these services.

Do I need any special equipment to participate in a telehealth visit?
Telehealth visits can be done through a smartphone, tablet or computer. Most devices have cameras built in, or you can use a standalone webcam. Your healthcare provider will let you know what you'll need to connect for your telehealth visit. It usually involves downloading a mobile app, such as FaceTime or Zoom, or logging in to a website. Some providers may use an online tool that is part of an electronic health record. You may be required to complete a registration process prior to your appointment.

What is the cost for a telehealth visit?
The amount you pay for a telehealth visit depends on your benefit plan. Typically, the cost for a telehealth visit would be the same as the copay for a standard office visit. If your plan includes on-demand telehealth visits, the copay may be different than a standard office visit. Please check your benefit documents by logging in to My Health Plan or call Customer Care using the phone number listed on your ID card.

How should I prepare for a telehealth visit?
Prepare for your telehealth appointment the same as you would for a face-to-face visit with your provider. Here are a few tips:

- Be prepared to explain your symptoms and any health concerns you are having.
- Make a list of medications or supplements you're taking and ask for refills, if needed.
- Note any allergies and discuss them with your provider.

In addition, you should check your internet connection and test your camera before logging in for your telehealth visit. Try to find a quiet space for your telehealth visit where you can have a private conversation with your provider.

If you have questions about your telehealth benefits, please call Medical Mutual Customer Care at the number listed on your ID card.

At Your Appointment

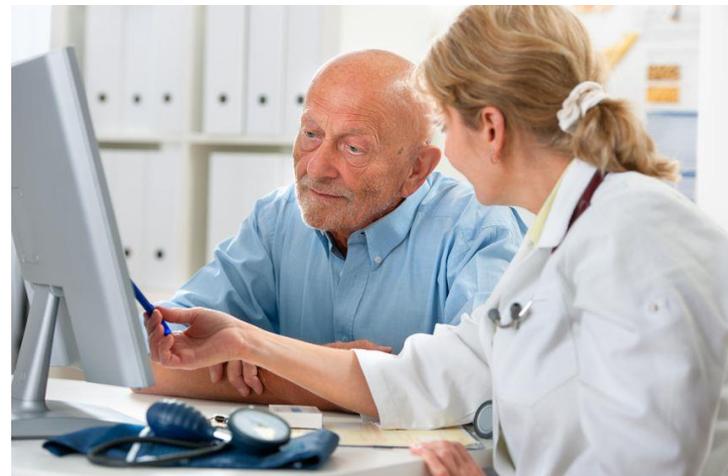
- Questions to ask:

- You might need to try a few different mental health providers before you find one that feels like a good fit. Try to remain open and positive during this process. Asking questions at your first appointment can help you decide if the provider is right for you. Some possible questions you can ask when considering a mental health provider include:

- Do you offer telehealth visits?
- Are you willing to communicate with my PCP and other healthcare providers to coordinate my care?
- How long will my therapy sessions last?
- Will I have to talk about anything I do not want to?
- How soon might I start to feel better?
- Do you have someone I can contact during off-hours to help me in case of an emergency?

At Your Appointment (cont'd)

- You can ask yourself the following questions to help decide if you are comfortable with your provider:
 - Do I feel listened to and respected?
 - Are my health concerns being addressed?
 - Do I understand the words the provider uses?
 - Am I able to contact the provider or office staff with questions?
 - Do I have a follow-up plan?



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At Your Appointment (cont'd)

- Care coordination:
 - It is important to coordinate care between your PCP and mental health provider. Care coordination brings your providers together to share clinical information and develop clear, shared expectations about their roles. It also helps with efficiency and makes it more likely you'll be satisfied with your overall treatment.
 - You will need to give consent to your mental health provider to allow the exchange of information with your PCP. [Print out this authorization form](#), complete it and take it with you to your next mental health appointment.

Additional Considerations

- If you are prescribed medication:
 - Not all mental health providers can prescribe medication. If you are prescribed a medication as part of your treatment plan, remember to ask your provider about possible side effects and whether they will decrease over time. Check if there could be interactions with other medications you are taking and share any other concerns you may have. If you are unable to afford it, ask if a lower-priced medication can be prescribed.
 - You should also find out whether you will need to make another appointment to get a refill or if you can have refills or changes to medications made over the phone.
 - It is important to take medication as prescribed. Some medications, including antidepressants, typically take two to four weeks to start working, so don't be discouraged if you don't notice a difference immediately. Do not stop taking any medication without your doctor's guidance.

Additional Considerations (cont'd)

- If you have been in the hospital for a mental health concern:
 - After you get home from a hospital stay, a follow-up appointment with your mental health provider within 7 days can help prevent repeat hospital stays, emergency room visits and medication errors. Please bring your discharge paperwork and a list of your medications to this appointment. Your provider can review all the medications and supplements you are taking and let you know about any potential negative interactions between them.

YSU Plan Benefits

YSU - Mental Health Coverage

- Are Mental Health Visits covered under the YSU Plan?
 - Mental health services, such as office visits and inpatient or outpatient treatment, are covered by your Medical Mutual plan. You may have out-of-pocket expenses. You can refer to your Summary of Benefits and Coverage or your certificate book for details. You can find these documents on My Health Plan under Benefits & Coverage.
- Can I see a mental health/behavioral health provider via telehealth?
 - Yes. Behavioral health telehealth visits are covered the same as a standard office visit. This includes an initial (new patient) visit with a behavioral health provider, as well as ongoing treatment visits.

Please note: On-demand 24/7 telehealth behavioral health visits are not included as a covered benefit.

QUESTIONS?