

Guide to Mental Health in the Dakotas for those on conference health insurance

How can the conference health insurance help me and my family?

I\We can use our Employee Assistance Program (EAP)

How does this work?

You can receive up to 8 free visits per issue per calendar year. Several providers can be seen virtually. Household members can take advantage of these EAP services even if they are not covered under the Dakotas Conference insurance.

Stephanie Moore, spouse of Pastor Charlie Moore, who serves at Sunnycrest UMC in Sioux Falls, SD is a counselor, who provides virtual visits. Moore Counseling Services LLC
605-709-4640

How do I/we get those 8 visits?

- Is this the first time you/household member are contacting EAP for this issue?
 1. You need to call UBH/Optum 1-866-881-6800 (**note:** new number) and tell them that you want to participate in the EAP program to receive required pre-authorization number.
 - Make sure it is understood that you/household member want EAP services
 - Make sure you write down person talking to name, date, time and reference #
 - First major question that will be asked of you is:

Is this the first time you have been seen for this issue?

Your response should be: **“Yes”**, because this is the first time you are contacting EAP for this issue.
 - Second major question that will be asked of you is:

Are you employed full-time with Wespeth?

Your response should be **“Yes”** as Wespeth is our Administrator of benefits
 - Third major question that will be asked of you is:

How did you hear about the Employee Assistance Program (EAP)?

Your response can be Conference Benefits Officer, through my Benefits plan, or Wespeth Health Team
 - Other questions they will ask aside from name, date of birth, address:

What are you wanting to be seen for? Example: Corona Virus stress, or death of family member/friend

Have you made an appointment yet? **“yes”** or **“no”**
How have you been coping with this issue? **“yes”** or **“no”** If no, probably be more questions
Do you have a support system? **“yes”** or **“no”** If no, probably be more questions
Have you ever considered suicide? **“yes”** or **“no”** If yes, probably be more questions
Have you ever considered hurting yourself or someone else? **“yes”** or **“no”** If yes, probably be more questions
 2. If you know who you want to see that is in-network, you can give them that name and they will check to verify if the provider you mentioned is still in network or not.
 - If provider is not participating in EAP then give that provider a call and ask them if they would get credentialed so they can see you.IF you do not have a provider, Optum will help you find one in your area.
 3. The pre-authorization number they give you will be what you take to your first appointment as the provider will need this number to send in with billing so that you are no liable for the bill.
 - Pre-authorization numbers expire at the end of a calendar year.

OR:

MDLive Behavior Health:

HealthFlex participants and their family members now have another option to connect with one-on-one counseling opportunities and mental health support with MDLive

Behavior Health, individuals can connect with a licensed therapist via phone or video chat. On average, an MDLive Behavior Health virtual visit can be scheduled in seven days with a licensed therapist and 14 days with a board-certified psychiatrist. Appointments are available with MDLive Behavior Health weekdays, as well as evenings and weekends.

- Registration process:
 - Primary participants can access MDLIVE through benefitsaccess.org – no additional username or password needed.
 - Spouses can access MDLIVE by logging into [Personify Health](https://personifyhealth.com) visiting the Benefits page and searching “MDLIVE Telemedicine” to log in or register.

OR:

- Log into Wespeth/Benefits Access - <https://www.wespeth.org/>
 - click on “Benefits Access”
 - log in with your Username and password
 - You will be prompted to receive an authentication code either by text or voice
 - Enter authentication code
 - click on Well-Being Box or Tab
 - Under “Employee Assistance Programs” click on “View Program Details”

Once you have the authorization then you can also find a participating provider (EAP) on this site as well. You may have to log out and log back in to get to the provider listing.

If you do have to log back in here are the steps to find the provider listing:

- If you are having difficulty finding an EAP provider online you can call your care coordinator at 833-762-0876 Mon-Fri 8:30 am-10:00 pm Eastern time.
 - If provider is not participating in EAP then give that provider a call and ask them if they would get credentialed so they can see you.

OR:

- If, after trying the above options and you are still in need of assistance:
 - Contact Susan Punt, Higher Ground Program Assistant 605-990-7796, to see if there are options available through the Higher Ground Program to help you.

My/household members visits are needing to extend past the 8 free visits, now what happens?

- You can continue seeing that provider. ***Household members not on conference insurance would not be covered after the EAP visits***
 - At this point than you are going beyond the 8 free visits your coverage will change to the regular mental health coverage.
 - This coverage is through BCBSIL
 - In-network and out of network coverage stays the same.
 - Depending on the type of plan you elected you will either:
 - pay the full discounted cost until you pay your deductible (HSA plans) 20%, 30% or 100% of allowable
 - pay your coinsurance and you don’t have to pay the deductible first (HRA plans) 20% or 50% of allowable
 - or pay your copay (B1000 plan) \$15

Regular out-patient visits do not require a pre-authorization.

- ❖ **One thing to remember Wespeth had made the out of network benefits the same as the in-network benefits for outpatient counseling that is regular visit and NOT EAP visits.**

I have used all my EAP visits, or I don’t want to use EAP, I just want to see someone on a continuing basis.

What do I do to receive these services?

1. Contact a mental health provider of your choice
2. Or log into Wespeth Benefits Access and click on the Health Box or Tab

to find a local mental health provider

- click on “Medical Benefit & Care Coordination”
- click the Go to Blue Cross Blue Shield button under Medical and Behavioral Health
- click on “Doctors & Hospital tab and search for a provider in your area.

If you are having difficulty finding an EAP provider online you can call your care coordinator at 833-762-0876 Mon-Fri 8:30 am-10:00 pm Eastern time.

OR:

- Contact Dial Care

1. Log into <https://www.dialcare.com/>
 - Click on the sign-up button
 - You can see provider profiles and then
 - Make your own appointment – These are virtual visits

There is a fee for this service.

❖ This service is not covered under the Dakotas Conference Health insurance but is an option if the above options do not work. *Household members not on the conference health insurance can use this option if needing more counseling and do not have any other coverage for counseling after using the EAP services.*

I've been seeing a counselor using my EAP with Optum or regular visits with BCBS of IL and now I am getting bills what do I do to clear these up?

1. DO NOT PANIC! There is help.
2. Did you get a pre-authorization number before you started seeing the counselor for EAP?
 - a. No, I didn't, what should I do now?
 - Contact UBH/Optum 1-866-881-6800 to ask for a pre-authorization number explaining didn't realize needing one.
 - If unable to get a pre-authorization number
 - Call Care Coordinator 833-762-0876
 - OR:**
 - Call JoAnn Early, CBO 605-990-7785 (leave message if no answer and she will return your call as soon as possible)
 - OR:**
 - Call Moore Counseling Services LLC 605-709-4640
- b. I am having trouble with a regular mental health visit bill. What do I do?
 - Contact BCBS of IL 1-866-804-0976 to see why the bill shows that amount owed
If their explanation doesn't seem correct and you feel it hasn't resolved your question:
 - Call Care Coordinator 833-762-0876
 - OR:**
 - Call JoAnn Early, CBO 605-990-7785 (leave message if no answer and she will return your call as soon as possible)
 - OR:**
 - Call Moore Counseling Services LLC 605-709-4640