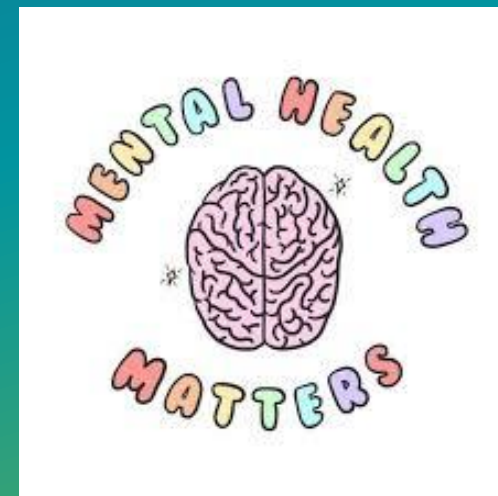


SUNY International Student Health Insurance – Mental Health Discussion



Renee' Licata, Vice President

Jim McGarvey, Collegiate Team Lead

Ashlie Wilson, Account Executive

Laura Chase, UHC – Senior Account Executive

Shaun Dagenhart, UHC – Senior Capability Manager

November 7, 2024

Agenda

- Top Mental Health Disorders
- Core Mental Health Coverage Criteria
- Schedule of Benefits
- Locating in-network providers (inside the USA) & Abroad
- Gender Affirming Support Care Team
- LGTBQ Resources
- Teladoc & Mental Health Education
- Pre-Trip Planning



Examples of Mental Health Conditions Covered Under UHCSR

- Anxiety
- Autism Spectrum Disorder
- Bipolar Disorder
- Borderline Personality Disorder (BPD)
- Depression
- Eating Disorders
- Gender Dysphoria
- Obsessive Compulsive Disorders (OCD)
- Post-Traumatic Stress Disorder (PTSD)
- Schizophrenia
- Substance Abuse
- Suicidal Ideation

Mental Health Coverage Criteria

Mental Health Coverage Criteria

- A. Mental health disorders defined by most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders*
- B. Medically Necessary
- C. Providers must meet NY hygiene mental health law section 1.03 (10) (inpatient)
- D. Providers must meet NY hygiene mental health law section 36.01 and Article 31 (outpatient)
- E. Ordered by attending physician that is board certified/registered

Interesting fact: Mental disorders are a leading cause of disability and health loss worldwide. 1 in every 8 people around the world are living with a mental disorder. This rose even higher during the COVID 19 pandemic.

Mental Health Coverage Benefits

Outpatient and In-Patient Mental Health Coverage

- A. Includes room and board charges (if criteria above is met)
- B. Includes up to 20 visits of outpatient Family Counseling annually
- C. Co-pay/Coinsurance is listed in the Master Policy for subgroups #41 – 44 (and in following screens)
- D. Rx covered that is medically necessary for condition
- E. Gender Affirming Care Support / LGBTQ
- F. Teladoc
- G. Medical evacuation and nursing support (if deemed appropriate)

Inbound Mental Health Schedule of Benefits

MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES	Student Health Center (SHC); Member Responsibility for Cost-Sharing	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment) I	Covered in full	0% Coinsurance after Deductible	10% Coinsurance after Deductible	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services) <ol style="list-style-type: none"> 1. Office Visits 2. All Other Outpatient Services 3. Opioid Treatment Programs 	<ol style="list-style-type: none"> 1. Covered In Full 2. Covered In Full 3. Not Covered At SHC 	<ol style="list-style-type: none"> 1. 0% Coinsurance after Deductible 2. 0% Coinsurance after Deductible 3. Covered in full 	<ol style="list-style-type: none"> 1. 50 Copayment then 10% Coinsurance after Deductible 2. 10% Coinsurance after Deductible 3. 10% Coinsurance after Deductible 	Up to 20 visits per Plan Year may be used for family counseling
ABA Treatment for Autism Spectrum Disorder	Covered in full	0% Coinsurance after Deductible	\$50 Copayment then 10% Coinsurance after Deductible	See benefit for description

Inbound Mental Health Schedule of Benefits

MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES	Student Health Center (SHC); Member Responsibility for Cost-Sharing	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Assistive Communication Devices for Autism Spectrum Disorder	Covered in full	0% Coinsurance after Deductible	\$50 Copayment then 10% Coinsurance after Deductible	One (1) repair or replacement per device type necessary due to behavioral issues See benefit for description
Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)	Covered in full	0% Coinsurance after Deductible	10% Coinsurance after Deductible	See benefit for description
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment) 1. Office Visits 2. All Other Outpatient Services 3. Opioid Treatment Programs	1. Covered in full 2. Covered in full 3. Not Covered at SHC	1. 0% Coinsurance after Deductible 2. 0% Coinsurance after Deductible 3. Covered in full	1. \$50 Copayment then 10% Coinsurance after Deductible 2. 10% Coinsurance after Deductible 3. 10% Coinsurance after Deductible	Up to 20 visits per Plan Year may be used for family counseling

Outbound Mental Health Schedule of Benefits

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Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment) I	Covered In Full	0% Coinsurance	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services) 1. Office Visits 2. All Other Outpatient Services 3. Opioid Treatment Programs	1. Covered In Full 2. Covered In Full 3. Covered In Full	1. 0% Coinsurance 2. 0% Coinsurance 3. 0% Coinsurance	Up to 20 visits per Plan Year may be used for family counseling
ABA Treatment for Autism Spectrum Disorder	Covered In Full	0% Coinsurance	Up to 20 visits per Plan Year may be used for family counseling

Outbound Mental Health Schedule of Benefits

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Gender affirming support from a specialized team



Students who have gender affirming health care needs often face disparities in the care they receive. To help navigate what can be a complex and confusing system, UnitedHealthcare Student Resources has a team of specially-trained Care Advisors to guide you — and your family — through your benefits, coverage and care options.

Our team of highly-trained Care Advisors take ownership of your inquiries and see them through to resolution; assisting not only with gender affirming care, but all of your health needs. Care Advisors provide compassionate, effective and comprehensive support regardless of where you are on your journey to health and wellbeing.

Some of the ways our Care Advisors can provide support:



Help connect you to medical specialists with expertise in gender affirming care



Provide support understanding benefits, claims, and Pre-Determinations



Help you understand the pre-requisites and coverage if you're thinking about or planning gender confirmation surgery



Work with you to help you receive your medications



Connect you, and your family, with Case Management for Behavioral and Medical providers to provide support, during or after transitioning, or with other care needs



Assist with adding alerts to your account detailing what name you would like to be addressed as

We're committed to quality care for our members

Let our specialized team help you get the affirming care you deserve. Connect with us 7 a.m. - 5 p.m. (CT), Monday - Friday at 1-866-780-4768.



Talk to a doctor or therapist by phone or video

Through our relationship with Teladoc, students have access to HealthiestYou which provides access to doctors and mental healthcare from anywhere you are, even while traveling internationally.*

All services are free for students covered under the UHCSR insurance plan. Services are available for all other students for a fee, as noted below.

From the HealthiestYou app or website you can get:**

General Medical (\$55 per consult for non-insured)

Talk to a licensed doctor 24/7 by phone or video from anywhere

Mental Health

Choose a therapist and schedule an appointment by phone or video 7 days a week (7 a.m. to 9 p.m.)

- Therapist
\$90 per consult for non-insured
- Psychiatrist
\$220 initial consultation \$100 ongoing for non-insured

\$0



for UHCSR students

Discounted rate for non-UHCSR students



Get care when you need it

Call 855-870-5858

Download the app  

* Relationship must be established with a mental health provider in the U.S. prior to traveling internationally.

** For the 2024 - 2025 policy year

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24COL4858
T3012336 - TeladocAD_071331_EM

Sample of HealthiestYou (Teladoc) Registration Screen



Login to your account

Email Address

Password

Remember email

[Forgot your password?](#)

Register Now

Login

If you have questions, please contact us at +1 (866) 703-1259

24/7 Crisis and In-the-Moment Support

24/7 for support from master's level specialists to receive in-depth, critical consultations for those experiencing many types of events. High-quality, year-round telephonic services help students manage many common problems and stressors that may affect their success in the classroom and life.

Trained specialists screen each caller to determine if telephonic counseling is appropriate by ruling out active substance abuse, diagnosed mental illnesses, high-risk cases (danger to self or others), and referring those cases to behavioral health or community resources.

Crisis support follows a personalized patient-focused structure that includes:

- Focused conversation around specific emotional and behavioral needs
- Developing and refining goals
- Stage-of-change assessments
- Exploring attempted solutions
- Identifying activities in support of goals; plan of action
- Unlimited follow-up consultations



24/7 Crisis Support (Optum)

If any student or staff member that is currently abroad reaches out to HealthiestYou/Teladoc for Mental Health Support and is not able to be treated while they are abroad because they have not previously been treated a HealthiestYou/Teladoc mental health provider inside the USA, please instruct them to the following alternative 24/7 Crisis Support, also available through UHCSR.

Step 1: Student creates their HealthSafe ID at:

<https://link.edgepilot.com/s/a76d2a83/Kig0d2SHkk23QRXWkcD-PA?u=http://www.uhcsr.com/myaccount>

Step 2: Click on the 24/7 Crisis Support tile (screenshot below) to access the phone number (which is 866-671-9302) Student will then be connected with support. Calls are recorded for quality assurance.



Mental Health Education and Self-Help Resources

These resources are available for all subgroups – training/review available on demand

- Educational Resources/Videos: Mental Health Library <https://www.uhcsr.com/video> and <https://psychhub.com/mental-health-content>

Self-Help Videos



MENTAL HEALTH WELLNESS TIPS





HOW TO ASK FOR HELP

Pre-Trip Planning for Admin and Students

Student can reach out to UHC Global prior to their trip for assistance with:

- Setting appointments with providers worldwide
- Requesting RX refill information/support
- Transporting controlled substances outside of the US Territories



Policy Number: 902490431
Group Name: State University of New York (SUNY)

Notice to Physicians/Hospitals: Call immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email for assistance: assistance@uhcglobal.com

UnitedHealthcare Global Emergency Response Center
24 hours a day, 7 days a week, 365 days a year

844-249-0748
Assistance@uhcglobal.com

If the condition is an emergency, you should immediately call local emergency services or go to the nearest physician or hospital without delay. Then contact the 24-hour Emergency Response Center. If you have a travel problem, simply call or email for assistance. Carrier charges may be incurred. The Emergency Response Center can obtain a call back number to minimize telecom charges to you.

A multilingual case manager will ask for your name, your organization's name, the number shown on the front of your ID card, and a description of the situation. We will immediately begin assisting you.

Thank you!

We love working for you! 😊

Haylor, Freyer, & Coon, an Alera Group Company