

Important Information about Behavioral Health Coverage

The physical and mental well-being of our members is very important to Excellus BlueCross BlueShield. The following is a summary of the health plan's behavioral health benefits and services.

- Excellus BlueCross BlueShield provides broad-based coverage for the diagnosis and treatment of behavioral health conditions, at least equal to the coverage provided for other health conditions. Behavioral health conditions include mental health and substance use disorders.
- Excellus BlueCross BlueShield provides, subject to medical necessity, broad benefits for inpatient and outpatient behavioral health care, as well as for residential treatment for behavioral health conditions.
- Excellus BlueCross BlueShield applies the primary care copayment amount to all routine outpatient behavioral health services for all standard individual and small group products offered on the New York Health Benefit Exchange, New York State of Health (the "Exchange"), and offers products with this copayment design for purchase off the Exchange. All Excellus BlueCross BlueShield HMO products use the primary care copayment amount for routine outpatient substance use disorder services.
- The utilization review conducted by Excellus BlueCross BlueShield for behavioral health benefits is comparable to, and applied no more stringently than, the utilization review conducted by Excellus BlueCross BlueShield for medical/surgical benefits.
- Unless otherwise specifically authorized by law, any annual or lifetime limits on behavioral health benefits for Excellus BlueCross BlueShield plans are no stricter than such limits on medical/surgical benefits.
- Excellus BlueCross BlueShield does not apply any cost-sharing requirements, including deductible amounts, that are applicable only to behavioral health benefits.
- Unless otherwise specifically authorized by law, Excellus BlueCross BlueShield does not apply any treatment limitations that are applicable only to behavioral health benefits.
- The criteria for medical necessity determinations made by Excellus BlueCross BlueShield regarding behavioral health benefits are made available on the Internet to Excellus BlueCross BlueShield members and participating providers and are otherwise available upon request.
- Where an Excellus BlueCross BlueShield plan covers medical/surgical benefits provided by out-of-network providers, the plan covers behavioral health benefits provided by out-of-network providers, subject to the specific terms of the member's certificate of coverage.
- Excellus BlueCross BlueShield offers its members the services of Behavioral Health advocates, who are trained to assist Excellus BlueCross BlueShield members in accessing their behavioral health benefits, by supplying them assistance and detailed, accurate, and current information regarding utilization review determinations and processes, medical necessity criteria, and appeals, as well as names of in-network treatment facilities and providers in the member's service area.