FAQ’s:

- How can the Conference health insurance help me?
- How does it work?
- How do I get those eight EAP visits?
- I need more than eight visits, now what?
- What do I need to do to receive these services.
- I’ve been seeing a counselor and now I am receiving bills. What do I do?
- How do I submit a claim?
- Where do I find out more information and the form?

For answers to these questions, please continue reading.

Information for participants using MN Annual Conference health insurance

Answers to Frequently Asked Questions

How can the conference health insurance help me?
You can use the 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.

How do I get those 8 visits?
Is this the first time you are contacting EAP for this issue? Then you will 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 want EAP services. Make sure you write down the name of the person talking to you, the date, time and reference number. First major question that will be asked of you is: Is this the first time you have been seen for this issue?

Is this the first time you have been seen for this issue? Second major question that will be asked of you: Are you employed with Wespath? Your response should be: “Yes” because Wespath is the Administrator of our 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: The Conference Benefits Officer, through my Benefits plan, or a Wespath Health Team member. Fourth major question that will be asked of you is: Did you hear about the Live and Work Well Website? If you have not heard of this website, you should visit your WebMD account and click the Counseling, Support resources (EAP) link. It will bring you to the Optum Live and Work Well website. Other questions they will ask aside from name, date of birth, current address: What are you wanting to be seen for? Example: Stress or death of a family member/friend. Have you made an appointment yet? Your response would be, “yes” or “no.” Have you been coping with this issue? Response: “Yes” or “No.” If no, there will probably be additional questions. Do you have a support system? Response: “Yes” or “No.” If no, there will probably be additional questions. Have you ever considered suicide? Response: “Yes” or “No.” If yes, there will probably be additional questions. Have you ever considered hurting yourself or someone else? Response: “Yes” or “No.” If yes, there will probably be more questions.

In-Network or Out-of-Network

If you know you want to see a provider who is in network, you can give them the 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 consider getting credentialed so they can see you.

If you do not have a provider, Optum will help you find one in your area. The pre-authorization number they give you will be what you take to your first appointment. The provider will need this number to send in with billing so that you are not responsible for the bill. Pre-authorization numbers expire at the end of a calendar year.
Option 2
Log into WebMD https://www.webmdhealth.com/gbophb/
- Click on “My HealthFlex Benefits
- Click the Counseling, Support resources (EAP) link and it will bring you to the Optum Live and Work Well website.
- Toward the bottom of the home page on the right hand side, click the blue button “View all benefits.”
- Next, click on the second Employee Assistance Program (EAP) link.
- On the next screen, the middle box at the bottom of the page is the EAP visit authorization link.
- Click “Request now."
- Click the “Continue” button on the next page to request an authorization.

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 again to get to the provider listing. If you do have to log back in, below are the steps to find the provider listing.

Locate Provider Listing
Log into WebMD https://www.webmdhealth.com/gbophb/
- Click on “My HealthFlex Benefits.
- Click the Counseling, Support resources (EAP) link and it brings you to the Optum Live and Work Well website.
- Click on “Find a Resource” tab
- Click on either “Provider” or “Virtual Visits” depending on your choice of visit
  ⇒ If you don’t see the provider, you are looking for, you should call Optum 1-866-881-6800 to check as Optum and other companies are slow at getting providers added to their website.
  ⇒ If provider is not participating in EAP then give that provider a call and ask them if they would consider getting credentialed so they can see you.

Extended Visits
My visits are needing to extend past the 8 free visits, now what happens?
You can continue seeing that provider. At this the point 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 60% of allowable; (HRA plans) pay your coinsurance and you don’t have to pay the deductible first 20 or 50% of allowable; or (B1000) pay your copay $15. Regular out-patient visits do not require a pre-authorization.

One thing to remember:
Wespath has made out-of-network benefits the same as the in-network benefits for outpatient counseling that are regular visits and NOT EAP visits.
Continuing Care

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?
Contact a mental health provider of your choice or log into Wespath WebMD at: https://www.webmdhealth.com/gbophb/ to find a local mental health provider

• Click on “My HealthFlex Benefits
• Click the Medical and Behavioral Health - BCBS* link
• Click on “Doctors & Hospital” tab and search for a provider in your area.

If you are having difficulty finding a provider on line you can email Jean Edin at jean.edin@minnesotaumco.org

Managing Bills Received for 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. NO NEED TO PANIC! There is help.
2. Did you get a pre-authorization number before you started seeing the counselor for EAP?
   No, I didn’t, what should I do now?
   • Contact UBH/Optum at 1-866-881-6800 to ask for a pre-authorization number explaining you didn’t realize one was needed.
   If you are unable to get a pre-authorization number:
   • Call Wespath’s Health Team at 800-851-2201 press 2; then press 0
I’m 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 Wespath’s Health Team 800-851-2201 press 2; then press 0

I’ve been seeing a counselor, have out-of-pocket, unreimbursable expenses, and would like to submit claims to Counseling Resources and Financial Aid. Where do I find the information and form? https://mnumc-reg.brtapp.com/CounselingResourcesandFinancialAidInformationandForm

OR:

Contact Jean Edin, the Conference Benefits Officer (CBO), at jean.edin@minnesotaumco.org

Mental Health Awareness
We’re here to help.

Guide to MN Mental Health—April 2020