

2014 INSURANCE CHANGES: FREQUENCY ASKED QUESTIONS IF I GET INSURANCE THROUGH AN EMPLOYER, WILL I STILL BE COVERED AT THE COUNSELING CENTER FOR SERVICES?

Yes, if your employer or a family member's employer still provides a group policy for you we are told you will be covered at The Counseling Center. If it is an ANTHEM Insurance plan, please double check to ensure that it has a "broad network" and is not limited, as the new Anthem Marketplace Plans limit coverage in NH to only certain hospitals and certain PCPs and Behavioral Health Providers.

IF MY EMPLOYER SWITCHES PLANS IN JANUARY 2014, WHAT INFORMATION SHOULD I LOOK FOR WHEN DECIDING ON A PLAN WHICH WILL ENSURE CONTINUED BEHAVIORAL HEALTH COVERAGE AT THE COUNSELING CENTER?

Please note that some insurance plans limit coverage for behavioral health services, and do not cover certain services as much as other plans do. If your employer is switching insurance plans, or you are changing jobs, it is best to check with your provider or our office to get "inside" information about how well your plan may cover your services. For our office, please call (603) 883-0005 Ext 399 to inquire about potential coverage under any new plan you may obtain, or please speak with your provider who can help you research your best option if you are given choices. When possible, The Counseling Center of Nashua recommends Harvard Pilgrim Health Plan, recently rated the #1 insurance plan in the U.S. by the National Committee of Quality Assurance (NCQA). See <http://reportcard.ncqa.org>

IF I CURRENTLY BUY MY INDIVIDUAL OR FAMILY INSURANCE PLAN DIRECTLY FROM ANTHEM OR FROM AN INSURANCE BROKER, WILL IT STILL COVER ME AT THE COUNSELING CENTER?

No, not at this time. Anthem has eliminated 10-11 hospitals and affiliated PCPs from their network, and The Counseling Center is not contracted for coverage under this plan. Our estimates are that up to 100 current patients may be affected by this change. If you get your Anthem plan through an employer, we are told you will continue to have services covered at The Counseling Center. But please double check to make sure.

One Tip: If Southern NH Medical Center is in your plan, we are likely to also be covered.

DOES EVERY INSURANCE PLAN COVER BEHAVIORAL HEALTH SERVICES EQUALLY?

No. Some plans consider behavioral health services to be similar to PCP visits, and assess a lower copayment, while other insurance plans consider behavioral health providers specialists and require a higher copayment. Some require your providers to obtain an authorization for services, and disclose confidential clinical information to support the medical necessity of your continued care, while others do not require disclosure of your clinical information and pay for services without requiring authorization for continued care. Plans that do not require authorization protect your privacy and confidentiality more so than plans that require your clinical information be sent to them for continued care.

ARE DEDUCTIBLES CHANGING IN 2014?

Over the past couple of years, there has been a trend in deductibles increasing substantially. In order to keep insurance premiums from rising, or to actually reduce the cost of coverage, insurance companies have been increasing annual deductibles to ensure that patients are paying for more of their services up front before the insurance plan begins to pay. In 2014, basic plans in the NH Marketplace will offer a \$2000 individual and \$4000 family deductible before costs for services will be reduced to copayments or coinsurance amounts. Group employer plans may vary in their deductibles, but will likely rise over time.

HOW WILL THE AFFORDABLE CARE ACT IMPACT MY PREMIUMS FOR INSURANCE COVERAGE?

It is expected that Anthem's reduced rate marketplace plan, with higher deductibles and lower premiums, may force other insurance companies to reduce premiums to compete for your business. Unfortunately, this will most likely be achieved by insurance companies either increasing your premiums, or increasing your deductibles to keep premiums lower. It is generally expected, as has already been the trend for the past two years, to see deductibles increasing to \$2000-\$3000 for individuals and \$4000-\$6000 for families in order for premiums to remain about the same. Basically, you may pay the same amount in premiums for plans with higher deductibles.

HOW WILL THE AFFORDABLE CARE ACT IMPACT MY ACCESS TO CARE IN NH?

Given that many providers already have "full" caseloads, whether PCPs or behavioral health providers, it is expected that access to care will become harder when 120,000-170,000 currently uninsured consumers obtain health care coverage in NH. Waits for medical or behavioral health appointments may increase at many offices, although those providers or groups not participating with the new Anthem Marketplace Plan may have improved access to care when those patients can no longer be seen at those hospitals, PCP offices, or behavioral health care providers. In this way, obtaining care at certain practices may improve, while other practices participating with the new Anthem Marketplace Plan may see increasing wait times for appointments.

You may email any insurance policy questions to 2014insurance@counselingcenter.com