

Clinical Psychology Associates of North Central Florida

Providing Quality Psychological and Neuropsychological Assessment, Consultation, and Therapy for the North Central Florida Community

CPANCF.COM

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11/1/11

RE: BCBS Mental Health Benefits

Effective Dec. 1, 2011, mental health providers including psychologists and psychiatrists will cease to be considered in-network providers unless they chose to sign with New Directions Behavioral Health. **This will impact your benefits and ability to see many of your former psychologists and psychiatrists.**

The Florida Psychiatric Association and the Florida Psychological Association have raised concerns to federal agencies (including Departments of Commerce, Finance, and Health and Human Services) and the courts about “assertive case management” policies and possible violations of federal mental health parity laws by these recent Blue Cross Blue Shield of Florida changes.

Many providers, including our office, have chosen not to enter their “take it or leave it” terms which would reimburse psychologists for 30-40% less than the current rates for psychotherapy (or even 30-40% lower than the Medicare prevailing rates) and which would include even greater case management concerns. We also agree with organizations which assert that the large restructuring of mental health care benefits by BCBS of Florida represents changes which discriminate against mental health care and cause grave threats to privacy and the doctor-patient relationship.

These issues involving federal mental health parity laws ultimately may take quite a while to go through federal administrative and judicial reviews, leaving providers and patients to plan for BCBS’s change regarding these benefits. Those wishing to learn more about the efforts in this regard are encouraged to read more at our CPANCF.COM website, or read the blog at FloridaPsychologists.Net.

What it may mean for you:

For those of you who do have BCBS insurance and require mental health follow up, we would like to provide you an update of our understanding. While much of this has been confirmed by multiple providers calling BCBS, BCBS has resisted requests to “put it in writing”. Thus calling BCBS and verifying information is advised, along with writing down who you spoke to and when.

1. BCBS has advised there will be a 90 day grace period for former patients to see their existing BCBS providers and that such services will be billed through BCBS as they are now. While we do not have a copy of the BCBS letter yet, it is not clear if patients will be told of the 90 day grace period extending to Feb 28, 2012. Patients will be free to continue with current or former providers under current terms until that time.
2. BCBS will be mailing a letter advising patients that current providers not signing with New Directions will be out of network and encourage transfer to a New Direction Provider (though as of this date, it seems difficult to determine who these providers are, and we were told there were only two psychiatrists on this new panel in the Gainesville area as of last week). Evidently Shands psychiatry and psychology were excluded from the contract terminations, so if in doubt, this would be an alternative for patients who wished to promptly transfer.
3. Until Feb 28, 2011, ***for current or former patients***, we will be providing services and billing just as we have, and BCBS should reimburse as they have. You will, as always, be responsible for your usual new calendar year deductibles and copayments. After March 1st current or former BCBS patients will be billed courtesy loyalty rates which will be due at time of service (see number 6 below).
4. Effective Dec 1, 2012, ***new BCBS patients*** will be expected to pay our usual and customary rates at time of service (\$275 for first session, \$180-160 for 50-minute session, or \$90-\$110 for half-hour session; we do take Visa, MasterCard, and Amex cards). They will be provided with a “superbill” to submit to their insurance for reimbursement. While we have not yet worked out the details, this will likely be provided on return visits, faxed, or mailed to patients after it has been entered into our billing system.
5. After Feb 28, 2011 most BCBS plans will reimburse 60% of out of network allowable charges after the out-of-plan deductible is met. Until Feb 2012, the allowable amount will be the current BCBS rate, which is lower than the charge we usually bill. Unfortunately, BCBS has not disclosed the maximum allowable charge after Feb 2012.
6. Effective Dec 1, 2012 ***for City of Gainesville employees who are new to our practice*** we will offer a courtesy established patient rate of \$110 per 50 minute hour for therapy. This is close to the current BCBS allowable charge and a significant discount relative to our usual charge. Effective March 1, 2012, when the BCBS “grace period” ends, this courtesy loyalty rate will be offered to both ***former or current City of Gainesville EAP patients*** and to ***former or established BCBS patients seen by our office prior to Dec. 1, 2011.***

7. **City of Gainesville EAP patients will still be entitled to three free EAP visits per calendar year.**
8. Effective Dec. 1, 2011, current and former BCBS patients will need to pay at time of service for any *psychological or neuropsychological testing* (billed at our usual and customary rate of \$250 per hour for administration time, scoring time, and interpretation/report writing time).
9. If you are a current patient, please discuss your options with your therapist or front office staff.
10. **If you require a referral to a New Directions Behavioral Health Psychiatrist or Psychologist**, please call the number on the back of your insurance card and ask for a list of providers or consider transferring your care to Shands Outpatient Psychiatry or the Shands Psychology Clinic. They are not providing us with a list of providers, and from our early understanding, in-network providers may be limited (they have communicated their panel is only 60% completed as of late Oct, 2011).
11. As March 1, 2012 approaches we may offer alternatives such as 30 minute sessions or, if there is enough interest, group therapies. Let us know if you have interest in these more affordable alternatives.

On a personal note, we wish to thank those patients who have voiced their plans to remain with our practice, or who have raised their concerns to their employers and/or legislators. For those patients who understandably will not be able to afford to stay with our office, we will try to do our best to assist a smooth transition of care.

Please feel free to call with any questions.

Sincerely,

Ernest J. Bordini, Ph.D.
Executive Director