

To:
From: Steve Shorr Insurance <steveshorr1@cox.net>
Subject: Technical Comparisons
Cc:
Bcc:
Attached:

On your page on the mental health parity law, am I missing something or does this apply only to disability insurance?

***You have to look up the definition of disability insurance, which includes health.

106. (a) Disability insurance includes insurance appertaining to injury, disablement or death resulting to the insured from accidents, and appertaining to disablements resulting to the insured from sickness.

(b) In statutes that become effective on or after January 1, 2002, the term "health insurance" for purposes of this code shall mean an individual or group disability insurance policy that provides coverage for hospital, medical, or surgical benefits.

California Mental Health Insurance Parity [AB 88](#) -- CA Insurance Code [§10144.5](#).(a) Every policy of disability (health) insurance that covers hospital, medical, or surgical expenses in this state* ... shall provide coverage for the diagnosis and medically necessary treatment of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child, ... under the same terms and conditions applied to other medical conditions,

http://www.steveshorr.com/disability_insurance_defined.htm#Disability

<http://www.steveshorr.com/mhp.htm>

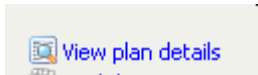
And even if it does apply to health insurance, as I read it for an adult (~~21~~ is 21), the parity only applies to severe mental illness, which is not my concern.

***Correct

The particular CA Blue Shield policy I selected for comparison purposes (Active Start 25) does cover mental health,

	With MHSA participating providers, ^{1,8} you pay	With MHSA non- participating providers, ^{1,8} you pay
Mental health services		
Inpatient hospital facility services	\$500/admit + 40%	50% ^{2,3}
Inpatient physician services	40%	50%
Outpatient visits for severe mental health conditions	\$25 : \$35	50%
Outpatient visits for non-severe mental health conditions (up to 20 visits per calendar year combined with chemical dependency visits) ⁹	40% ²	Not covered
Chemical dependency services (substance abuse)		
Inpatient hospital facility services for medical acute detoxification	\$500/admit + 40%	50% ^{2,3}
Inpatient physician services for medical acute detoxification	40%	50%
Outpatient visits (up to 20 visits per calendar year combined with non-severe mental health visits) ⁹	40% ²	Not covered

In general, the questions I was trying to analyze fall into two categories. The “plan details” tab



http://www.quotit.net/eproIFP/webPages/infoEntry/InfoEntryZip.asp?license_no=0596610

is pretty clear on the first set of questions: the overall mix of premium, deductibles, out-of-pocket, co-pays, etc. for each policy. So I don’t think I need any help there.

The other questions relate to the following “hot buttons”:

1. Coverage while out of state (since she will be in New York for a couple of months during the term of the policy).

***See below

2. Coverage while out of the country (since she will be out of the country for some time during the term of the policy).

***See below. Looks like it is emergency only. Try a TRAVEL Policy
<http://www.buyamericaninsurance.com/visitorinsurance.jsp?affiliateid=steve>

I assume I will probably need to buy some additional international coverage while she is gone, but I want to make sure that the domestic policy I buy has at least emergency/urgent coverage available, so if she gets into a real medical problem, we have available the (probably bigger) limits of the domestic policy.

***High limits are available on travel policies...

The screenshot shows a portion of an insurance application form. A dropdown menu is open for the 'Policy Maximum' field, which is currently set to '\$50,000'. The menu lists several options: \$25,000 (highlighted), \$50,000, \$60,000, \$70,000, \$75,000, \$100,000, \$125,000, \$130,000, \$150,000, \$250,000, \$300,000, \$500,000, \$600,000, \$1,000,000, \$5,000,000, and \$8,000,000. To the right of the dropdown, the text 'Per Person' is visible. Below the dropdown, there are fields for 'Start Date (inclusive)', 'End Date (inclusive)', 'Age', 'Spouse Age', 'Dependent Children', and 'Arrival in USA'. The 'Dependent Children' field has a value of '10-17' and a small '0' in a box. At the bottom of the form, there is a 'See' button and some text: 'No paperwork, no medical e...', 'You can either apply online...', and 'or you can call us an... e price either way. p...'

3. Mental health outpatient (non-severe) coverage – she is under some stress these days, so if she decides she wants to see a therapist, I want to at least know going in if she has some coverage available.

***What kind of stress? Check the application, they might not write her.

Underwriting Guidelines

<http://www.insurance.ca.gov/0100-consumers/0070-health-issues/ind-health-insurance-underwriting-ab-356.cfm>

I will pick one sample policy for each carrier to let you know what I think I need.

CA Blue Shield (for example, take the Active Start 25):

More clear than some, as follows:

1. Out of state. It says we pay 40% for out of state. Is that right? My impression was with our group policy

***Group coverage is not at all relevant when looking at INDIVIDUAL plans.

that out of state is treated exactly the same as in-state, assuming you use a Blue Card doctor.

<http://www.steveshorr.com/world.wide.coverage.htm>

<http://www.bcbs.com/coverage/bluecard/>

Covered services	Member copayments	
	With preferred providers, ¹ you pay	With non-preferred providers, ¹ you pay
	Active Start Plan 25, Active Start Plan 25 Generic Rx	Active Start Plan 35, Active Start Plan 35 Generic Rx
Out-of-state services (full plan benefits covered nationwide with the BlueCard Program)	40% with Blue Card participating providers	50% with all other providers
Professional services		
Office visits	\$25	\$35
Hospitalization services		
Inpatient physician visits and consultations, surgeons and assistants, and anesthesiologists	40%	50%
Inpatient semiprivate room and board, services and supplies, and subacute care	\$500/admit + 40%	50% ^{2,3}

1

Obtaining emergency services worldwide

With all Blue Shield plans, emergency services are covered anywhere in the world. An emergency is defined as an medical condition, including a psychiatric emergency medical condition, manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in any of the following:

- Your life or health may be in serious jeopardy;
- Serious impairment to your bodily functions;
- Serious dysfunctions of any bodily organ or part.

2. Int'l. Can't find it now, thought I saw it before.

***See above

3. Mental. Covered we pay 40%

***Pretty much. See above

Mental Health Parity Law

<http://www.steveshorr.com/mhp.htm>

Active Start 4 Page Brochure

https://www.blueshieldca.com/producer/documentlibrary/A16585_2-9.pdf

Limitations

https://www.blueshieldca.com/producer/documentlibrary/A16359_2-9.pdf

CA Blue Cross (for example, RightPlan 40):

1. Out of state. Brochure says covered, but how? Same basis with Blue Card or something different?

***Should be

3. **Coverage that travels with you.** No matter where life takes you – whether it's around the state or across the **country** – Anthem Blue Cross has you covered. I

2. Int'l. Can't find it.

***Should be under Blue Card Program.

3. Mental. Covered we pay \$25.

grasses, except as specifically stated in the Policy/EOC.
- **Mental** and nervous disorders and substance abuse, except as specifically stated in the Policy/EOC.
- Certain orthopedic shoes or shoe inserts, except as

Let me know if you want me to order the EOC - Evidence of Coverage

<http://www.anthem.com/anthem/ca/isgagent/pdf/MCABR2947C.pdf>

Health Net (for example, SimpleValue 30 Plus Combo Rx):

https://www.healthnet.com/static/broker/unprotected/pdfs/ca/ifp/ca50237_simplevalue_web.pdf

1. Out of state. Can't figure it out.

2. Int'l. Can't find it.

***Shall I order the EOC for you?

3. Mental. Covered. We pay 30% or \$30 maximum? Or does Health Net pay a max of \$30?

***You pay 30% to plan stop loss

	SIMPLEVALUE PPO	
	IN-NETWORK	OUT-OF-NETWORK
LIFETIME MAXIMUM	\$6 million	
	<small>\$20 maximum payable per visit</small>	
Mental health for non-severe conditions ^{1,6}	Plan 30: 30% / Plan 40: 40% / Plan 50: 50% inpatient and outpatient	50% inpatient / Not covered outpatient
Diabetic equipment	Plan 30: 20% / Plan 40: 40% / Plan 50: 50%	Plan 30: 20% / Plan 40: 40% / Plan 50: 50%
ANNUAL OUT-OF-POCKET MAXIMUM (payments for services not covered by this plan will not apply to this yearly out-of-pocket maximum)	\$7,500	\$10,000

United Health Care/Pacificare (for example, Personal Select 70-50/1000):

<http://www.ehealthinsurance.com/ehealthinsurance/benefits/ifp/CA/CA-PacifiCare-108748.pdf>

1. Out of state. Brochure says covered, but how? Same basis as CA with preferred provider, or some different basis?

TravelCare®

When traveling in the United States, you may see any licensed medical provider. If you receive care from a contracted provider, you may save money.

2. Int'l. Can't tell.

3. Covered. We pay 30%.

State Coverages — California

Severe Mental Illness and Serious Emotional Disturbance
Coverage for the diagnosis and medically necessary treatment of severe mental illness of a person of any age and of serious emotional disturbances of a child is covered under the same terms and conditions applied to other medical conditions.

Other Exclusions and Limitations

result of declared or undeclared war • Services provided at no charge • Services provided outside the United States except emergency or urgent care • Services while confined

I think that covers it. If I could understand these then we can make an informed choice.

Thanks for your help.

If you see the word "[emacs](#)" or a [.pdf](#) doesn't open [click here](#)

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**Press your send button immediately after dialing. Do NOT wait to hear the phone ring or for fax tones.

