

To: @aol.com
From: Steve Shorr
Subject: Re: Help - I need research on -----
Cc:
Bcc:
Attached:

Dear Mr. R

I'm sorry that you have to deal with this problem and I hope your daughter gets well soon. It looks like your answer is YES, see below. You probably could have gotten the same answer by calling Pacificare Behavioral Health. I spent about 30 minutes on this research and we didn't have an agreement on payment. So, just mail me a check for whatever you think is fair.

I suggest that you just call Pacificare and if they say your covered under the Mental Health Parity - then you're done. If not, further research would be \$125/hour.

Steve

At 01:22 PM 9/23/2004, you wrote:

My daughter is covered by the Motion Picture Industry Health Plan/Blue Cross.

***Is this the correct summary?

http://www.mpiphp.org/benefits/active_plan/2004ActiveSPD-Final.pdf

She lives in California. She is presently is an inpatient in the psychiatric ward of a California Hospital.

***Which one? Is it a participating PPO hospital? Did you get Pre-Authorization?

From what I understand in reading the Insurance Plan Description, the Blue Cross mental health benefit for an inpatient is 50 days per calendar year covered at 100%.

Inpatient and Alternative Levels of Mental Health Care

These benefits include:

- * No deductible
- * 50 days per calendar year for inpatient or residential care
- * 100% coverage for Inpatient Care
- * 100% coverage for alternative levels of care (Residential and Partial/Day Treatment)

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Schedule of Benefits

Mental Health Benefits

Inpatient Deductible	None
Inpatient Per Admission Fee.....	None
Inpatient, Residential, and Partial/Day Treatment	50 Days per Calendar Year Covered at 100%
Days to be determined based on the following ratios:	
Inpatient Treatment - 1 Day	
Residential Treatment - 70% of 1 Day	
Partial/Day Treatment - 60% of 1 Day	
Outpatient Mental Health.....	30 Visits per Calendar Year
Visits 1-30	\$25 Co-payment per Visit

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* No charge/unlimited days for members for conditions considered "severe" mental illnesses, such as Schizophrenia, schizoaffective disorder, bipolar disorder, major depressive disorders, panic disorders, obsessive-compulsive disorder, pervasive developmental disorder or autism, anorexia nervosa, bulimia nervosa, or serious emotional disturbances of children.

Page 68 - While this in on the HEALTH NET page - Hey, all Insurance Companies are governed by the same California Insurance Code <http://www.leginfo.ca.gov/cgi-bin/calawquery?codesection=ins&codebody=&hits=20>

Per the California Mental Health Parity insurance bill AB 88,

Insurance Code 10144.5. (a)

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

<http://www.leginfo.ca.gov/cgi-bin/displaycode?section=ins&group=10001-11000&file=10140-10145.4>

What is her Diagnosis?

"severe mental illnesses"
shall include:

- (1) Schizophrenia.
- (2) Schizoaffective disorder.
- (3) Bipolar disorder (manic-depressive illness).
- (4) Major depressive disorders.
- (5) Panic disorder.
- (6) Obsessive-compulsive disorder.

- (7) Pervasive developmental disorder or autism.
- (8) Anorexia nervosa.
- (9) Bulimia nervosa.

would
my daughter be able to remain as an inpatient longer than the 50 days with
iBlue Cross insurance coverage???

***I would say YES. Have you talked to Pacificare Behavioral Health?

It looks like it will take longer than the 50
days.

Blue Cross is a PPO not an HMO.

Administered by Blue Cross of California

Benefits are provided for hospitalizations when reasonable and necessary for the treatment of illness or injury. Hospitalizations related to mental disorders, as listed in the *International Classification of Diseases 9th Revision, Clinical Modification (ICD-9-CM)*, are subject to the limitations described on pages 50 and 61.

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Mental Health and Chemical Dependency

The Motion Picture Industry Health Plan has arranged mental health and chemical dependency benefits through PacifiCare Behavioral Health (PBH) for eligible Active Participants and covered dependents. Through the PBH network of participating providers, you have available the following services:

- Professional counseling
- Outpatient and inpatient mental health care
- Chemical dependency (drug and alcohol) treatment, including detoxification

PBH professionals can help with issues that interfere with your home or work life, providing treatment options for marriage and family problems, crisis situations, stress management, anxiety, alcohol or drug abuse, depression and more.

Preauthorization

You must call PBH for preauthorization for all mental health and chemical dependency services. There are no mental health or chemical dependency benefits available outside the PacifiCare Behavioral Health Network. If you do not use the PBH network of providers, you will not be reimbursed for any mental health or chemical dependency expenses. (Exceptions may be made in an emergency.)

When you call PacifiCare Behavioral Health at 888.661.9141, a qualified customer service associate will listen carefully to you and, in most cases, immediately give you a referral to a licensed counselor or other behavioral health provider. If your need is urgent or an emergency, you will be put in contact with a licensed Care Manager who will help arrange for treatment options to meet your needs.

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Steve Shorr Insurance

FREE Instant ONLINE Health and Life Insurance Proposals

Telephone (310) 519-1335 Fax (310) 519-1359 Backup Fax (773) 439-5018

Medical, Life, Disability & Retirement

CPCU, Registered Health Underwriter, REBC, BS, LUTCF CDI # 596610

1027 W. 11th Street # 3, San Pedro, CA 90731-3558

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