

**EFFECTIVE DATE:** November 1, 2009. This rider applies to all GROUP PLANS that renew on or after November 1, 2009 and for INDIVIDUAL POLICIES that have been approved and have purchased the BH/AODA Rider.

This is an Amendment to the Physicians Plus Insurance Corporation (Physicians Plus) Medical Certificate and Schedule of Benefits. The following changes apply to your policy.

Except as expressly amended by this RIDER, all policy provisions listed in the Medical Certificate of Coverage apply to this policy.

As a Physicians Plus member, you are responsible for understanding the benefits to which you are entitled under the policy, and the rules you must follow to receive those benefits. If you have coverage questions please contact our Member Service department at (608) 282-8900 or (800) 545-5015.

## **Behavioral Health (BH) and Alcohol and Drug Abuse (AODA) RIDER**

Prior Authorization is required for all services and can be obtained for all types of service by calling the Behavioral Health Case Management and Consultation Services at (608) 282-8960 or (800) 683-2300. Services are not limited to a number of visits or a specific dollar amount unless indicated in your Schedule of Benefits. All services are limited to limitations and exclusions identified in the policy including but not limited to Medical Necessity, Long Term and Maintenance care and services.

### **BENEFITS AND SERVICES**

#### **BH and AODA SERVICES**

Except as stated below for dependent students and court-ordered services, all Behavioral Health and AODA Services must be obtained by a Participating Provider that is a licensed behavioral health clinician. All services require Prior Authorization. Obtaining Prior Authorization is not a guarantee of benefits. Physicians Plus will determine Your benefits based on coverage at the time services were provided. Claims will be processed and apply to any applicable limits in the order they are received.

Physicians Plus will cover the following Behavioral Health and AODA Services, subject to any limitations in Your Schedule of Benefits, the COVERAGE LIMITATIONS stated below, and the other terms and conditions of the Policy:

**Inpatient** Behavioral Health or AODA Services: Medically Indicated services for the treatment of nervous and mental disorders or alcoholism and other drug abuse problems that are provided to a Member who is a bed patient in a Participating Provider that is any of the following:

- (A) a Hospital licensed under s. 50.35 of the Wisconsin Statutes;
- (B) an approved private treatment facility as defined under s. 51.45(2)(b) of the Wisconsin Statutes; or
- (C) an approved public treatment facility as defined in s. 51.45(2)(c) of the Wisconsin Statutes.

**Outpatient Behavioral Health or AODA Services:** Medically Indicated nonresidential services for the treatment of nervous and mental disorders or alcoholism and other drug abuse (AODA) problems that are provided to a Member and, if for the purpose of enhancing the treatment of the Member, to a member of his/her Immediate Family, by a Participating Provider that is any of the following:

- (A) a program in an outpatient treatment facility, if both are approved by the Department of Health Services ("DHS"), the program is established and maintained according to rules promulgated under s. 51.42 (7) (b) of the Wisconsin Statutes and the facility is certified under s. 51.04 of the Wisconsin Statutes;
- (B) a licensed Physician, who has completed a residency in psychiatry, in an outpatient treatment facility or the physician's office;
- (C) a licensed psychologist who is listed in the National Register of Health Service Providers in psychology;
- (D) a licensed psychologist who is certified by the American Board of Professional Psychology; or
- (E) a state certified masters-level clinician such as a clinical social worker or marriage and family therapist.

**Transitional Behavioral Health or AODA Services:** Medically Indicated services for the treatment of nervous and mental disorders or alcoholism and other drug abuse problems that are:

- (A) Behavioral Health services for adults provided in a day treatment program that is offered by a Participating Provider and that is certified by DHS under Wisconsin regulation s. HFS 61.75;
- (B) Behavioral Health services for children and adolescents provided in a day treatment program that is offered by a Participating Provider and that is certified by DHS under Wisconsin regulation s. HFS 40.04;
- (C) Services for persons with chronic mental illness provided through a community support program of a Participating Provider and that is certified by DHS under Wisconsin regulation s. HFS 63.03;
- (D) A residential treatment program for alcohol or drug dependent persons, or both, that is provided by a Participating Provider and that is certified by DHS under Wisconsin regulation s. HFS 75.14 (1) and (2);
- (E) Services for alcoholism and other drug problems provided in a day treatment program of a Participating Provider and that is certified by DHS under Wisconsin regulation s. HFS 75.12 (1) and (2); or
- (F) Intensive outpatient programs for the treatment of psychoactive substance use disorders provided by a Participating Provider in accordance with the patient placement criteria of the American Society of Addiction Medicine.

**Non-Participating Providers.** Physicians Plus will cover only the following Behavioral Health and AODA Services that are provided by a Non-Participating Provider:

- Services for Dependent Students: Physicians Plus will cover the following Outpatient Behavioral Health and AODA Services that are provided out of the Service Area if Prior Authorized and provided to a Member who is an Eligible Dependent student attending school and living in Wisconsin but out of the Physicians Plus Service Area:
- The dependent student may have a clinical assessment by a Non-Participating Provider that Physicians Plus designates.
- If outpatient services are Medically Indicated, Physicians Plus will cover 5 outpatient visits. All visits must be Prior Authorized by Physicians Plus.

**COURT ORDERED SERVICES:** Physicians Plus will cover court-ordered services for the mentally ill as required by Section 609.65 of the Wisconsin Statutes.

**FULL TIME STUDENTS** If the dependent student is unable to maintain Full-Time Student status, the dependent must return to the Physicians Plus Service Area for treatment with a Participating Provider. Physicians Plus will determine benefits at the time of claim. Physicians Plus will not cover any treatment, services or supplies that are not Medically Indicated, as determined by Physicians Plus, or that are not Prior Authorized by Physicians Plus.

#### **NOT COVERED AND COVERAGE LIMITATIONS:**

Family counseling is a covered therapy only when the Member, who is receiving the Behavioral Health or AODA Services, is present for the counseling sessions.

The cost of diagnostic testing and/or imaging and prescription drugs related to Behavioral Health and AODA are not applied to BH/AODA benefit maximum limitations if applicable.

Physicians Plus will not cover: Non-traditional therapy including but not limited to: animal therapy; dance therapy; art therapy; video therapy; hypnotherapy; marriage counseling; family counseling (except as described in the last bullet point, above); residential care (except as described under transitional Treatment Services, above); halfway houses (except as described under Transitional Treatment Services, above); biofeedback; Long-Term or Maintenance Care/Therapy; gambling addiction; nicotine dependency (diagnosis code 305.1); caffeine intoxication (diagnosis code 305.90); learning disabilities (diagnosis codes 315.00 - 315.80); mental retardation (diagnosis codes 317.00-319.00); all Behavioral Health diagnosis V-Codes such as marital problems and academic problems.

#### **FULL TIME STUDENTS IN WISCONSIN**

Outpatient Behavioral Health and chemical dependency services for Eligible Dependent students out of the Service Area: Physicians Plus will cover services for Prior Authorized Outpatient Behavioral Health and AODA services out of the Service Area for a dependent, if the dependent is a qualified full-time student attending school and living in Wisconsin but out of the Physicians Plus Service Area.

- The qualified dependent may have a clinical assessment by a Non-Participating Provider that Physicians Plus designates. If outpatient services are Medically Indicated, Physicians Plus will cover 5 outpatient visits. All visits must be Prior Authorized by Physicians Plus.
- If the dependent is unable to maintain full-time student status, the dependent must return to the Physicians Plus Service Area for treatment with a Participating Provider.
- Physicians Plus will determine benefits at the time of claim.

Physicians Plus will not cover any treatment, services or supplies received that are not Medically Indicated as determined by Physicians Plus; or that are not authorized by Physicians Plus. Any follow-up care received at a Non-Participating Hospital or Physician after the emergency service is not a covered benefit, unless Prior Authorized by Physicians Plus.

**If you have any questions please contact Physicians Plus Member Service department at 608-282-8900 or 800-545-5015.**