

Navigating addiction: How insurance can help families in crisis



BENEFITS ADMINISTRATION
By Dr. Claire Levesque

The opioid epidemic is devastating to families. For employers, navigating treatment and supportive services on behalf of their employees is complicated and filled with sensitivities. Traditionally, mental health and issues related to substance use disorder were not discussed in the workplace – often carrying a stigma of unreliability and unemployability. But employers can play a critical role in early identification and intervention through employer-sponsored health benefits designed to treat substance use disorder.

Young adult dependents at risk

Young adult dependents are a group at particular risk, leaving parents struggling in search of help. Giving them the information they need to support recovery with a seamless and integrated approach to care improves medical outcomes for their loved ones who are struggling.

The opioid epidemic has torn families apart and is an incredibly challenging issue to address. Although navigating this disease can seem complicated and unmanageable at times, a trusted insurer is part of the solution that enables employers to seek out and identify the help and care they need for their staffs and their families.

One example is working with your health plan to help provide access to locally-based treatment centers.

Unlike the costly, out-of-state alternatives, local treatment allows for recovery in a familiar environment, where learning to cope with triggers, rather than avoiding them, happens throughout recovery. Local treatment so provides an easier transition back to the community including the plan for a person's return to their professional and personal life.

Treatment also requires an approach that integrates medical and behavioral health expertise. Insurers are uniquely positioned to act as a

guiding resource and intermediary and many are appointing staff to act as a guide for patients and caregivers to assist in navigating the resources available.

For example, in 2016 Tufts Health Plan created a new position to help members and families approach addiction treatment: the Substance Use Navigator. Complementing the work of our care management program, the Navigator helps members and their families understand treatment options, benefits and coverage, make decisions about next steps, find resources available to them and find solutions that fit their situation on a case-by-case basis. The Navigator's personalized attention allows members to capitalize on the spectrum of treatment options.

Medication & training

Another way businesses can help their employees and their families is to help ensure access to medication-assisted treatments. Tufts Health Plan, for example, created a unique program to encourage behavioral health and primary care providers to prescribe Suboxone as a medication assisted treatment by offering providers reimbursement for the federally mandated training. The goal of this program is to increase access to a critical treatment.

Education of providers is also key. Tufts Health Plan and Delta Dental of Massachusetts are collaborating to improve safe prescribing practices and to promote alternative treatments through messaging to all dentists. This is critical because, as a 2011 study in the Journal of the American Dental Association indicated, dentists are responsible for 12 percent of prescriptions for fast-acting opioid pain relievers.

The integrated approach across primary care, behavioral health, inpatient and community providers, supported by insurers, connects patients with services close to home and the team-based attention necessary for long-term control of substance use disorder. ☐

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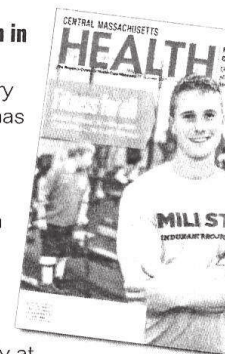
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