

# TEAMSTERS LOCAL 170

## HEALTH & WELFARE FUND

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## Navigating Substance Use Disorder There is Help for Families In Crisis

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Dear Teamsters Local 170 BCBSMA Member,

Substance use is a problem that touches all of us in some way. It has a major impact on individuals, families and our communities. Admitting that you or a family member has a problem is the first and most difficult step in the recovery process. The next step is finding the help that you need to get well while feeling confident that you will have coverage for your treatment.

Teamsters Local 170 Health and Welfare Fund provides you with benefits, programs and resources to assist you on your journey to recovery. Coverage for various stages of treatment and recovery are offered through the health and pharmacy programs offered through BCBSMA. These services, as all other medical services, are always confidential and your anonymity will also be respected and protected.

Research shows that treatment outcomes are more successful when you are closer to home. There are many leading facilities in the BCBSMA network that can help you and your family, and you don't have to travel far. To ensure that you are receiving the most appropriate treatment and don't encounter any unexpected costs, it is best to see providers that are in the BCBSMA network and that you know are relying on current best practices and evidence-based standards of care. Patients who obtain services in out of state facilities often do not finish treatment. When these patients return home, there is an absence of after care, coordination, and support. These patients must re-enter their home environment where the substance abuse originated and the triggers to use still exist. In such a circumstance, it is not surprising that these patients too often relapse.

Recently, we have heard that some BCBSMA members have been approached by predatory "brokers" recommending out-of-state providers. These brokers offer free flights to out-of-state facilities with the promise of care that will be fully covered by your

network. We have seen these providers/ facilities charging 5-10 times the usual in-network fees. Don't be fooled by these facilities...Remember, if you go out-of-network, you could be responsible for 20% of the cost of the services. Unfortunately, members and dependents may become liable for extremely large medical expenses. Let BCBSMA help get you to an in-network facility where you will have the best coverage.

**What should you do if you think you or a family member has a problem and want to find an in-network provider?**

- If you or a family member are in a life-threatening crisis, you should always call 911. Otherwise, you should call either your primary care physician or the BCBSMA Provider Selection Service hotline at **1-800-821-1388**.
- You can also log into **bluecrossma.com/myblue**. Click on **Find a Doctor and Estimate Costs**. Select **Medical Care** and then **Behavioral Health**

**What type of coverage is available?**

Various types of treatment facilities and coverage are available through BCBSMA. Sometimes what's covered can be confusing. To be sure that you are covered for specific facilities or services, you should have the provider/hospital or other facility call BCBSMA. BCBSMA will notify the provider of what your plan covers and all requirements for reimbursement.

Your coverage through BCBSMA includes everything required by MA state law and additional benefits. BCBSMA works closely with its in-network providers to ensure that they understand the benefits and all authorizations etc. that are required for reimbursement. BCBSMA may also pair you with a case manager who will help you navigate your treatment and coverage options and who will check-in with you from time to time to assess your overall well-being.

In general, you will have coverage for medically necessary care at the following levels:

**Inpatient admissions** in a General or Mental Hospital, Substance Abuse Treatment Facility, Detoxification Facility and Alcohol and Drug Treatment Facility.

- semiprivate room and board
- special services furnished by the facility and psychiatric care furnished by a Physician (who is a specialist in psychiatry), Psychologist or Clinical Specialist in Psychiatric and Mental Health Nursing.
- Private room charges may be covered for PCP/plan approved benefits when the member's attending Physician determines that the room is medically necessary for the member's condition.

**Intermediate care.** There are times when a member will require medically necessary care that is more intensive than the typical outpatient care, but the member does not need 24-hour inpatient hospital care. This intermediate care may include (but is not limited to):

- acute residential treatment, clinically managed detoxification services, or crisis stabilization services;
- partial hospital programs, intensive outpatient programs, day treatment programs, or in-home therapy services.

Blue Cross Blue Shield will arrange for intermediate care with the appropriate mental health provider.

- **Outpatient services** furnished by a Community Health Center (that is a part of a General Hospital), Day Care Center, Detoxification Facility, General Hospital, Clinical Specialist in Psychiatric and Mental Health Nursing, Licensed Independent Clinical Social Worker, Licensed Mental Health Counselor, Licensed Alcohol and Drug Counselor, Mental Health Center, Mental Hospital, Opioid Treatment Program Provider, Physician, Psychologist, Licensed Marriage and Family Therapist, Psychiatric Nurse Practitioner or any other mental health provider designated by Blue Cross Blue Shield.

We understand how hard it is for a person suffering from substance use disorder to come forward and get the help they need. Please take advantage of the benefits available to you and start recovery today.

## Coverage of Medications Related to Opioid Use

All BCBSMA Plans	
Medications to Block the Effects of Opioids, especially in Overdose Situations	
Narcan	2 units at \$0 copay once every 30 days Tier 3 copay for additional units
Naloxone	2 units at \$0 copay once every 30 days Tier 1 copay for additional units
Medications Used to Help Treat Opioid Addiction	
Suboxone	Tier 2 copay 30-day supply for each dose
Naltrexone	Tier 1 Copay
Vivitrol	Tier 3 copay Once every 30 days