

OHIO PSYCHOLOGICAL ASSOCIATION



Interacting with Health Insurance Providers: Protecting Your Interests

Jim Broyles, Ph.D.
Director of Professional Affairs



1

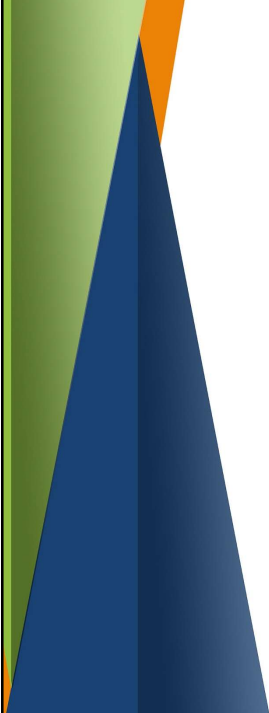


Jim Broyles, Ph.D.

My role as a DPA
Director of Professional Affairs



2



Protecting Your interests



What are your interests?

- Providing adequate, quality services.
- Supporting the well being of your clients.
- Supporting access to behavioral healthcare for everyone.
- If you are in private practice, sustaining your business in a viable way.
- Being paid what your service is worth.

3



Today

- Current healthcare system is dominated by government agencies and commercial corporations. Our interests as service provider are not highest priority for them.
- What can we, as providers do to make sure our voices are heard, and perspective is known?
- As individual providers.
- Collectively, as professional associations.





4



Inner attitude: Empowered



5



Develop Resources

- State level insurance regulation agency
- State Medicaid program
- Insurance coalition of mental providers
- Commercial insurance resources, network managers, appeal procedures
- Education on record keeping, medical necessity, defined use of CPT Codes
- DPA role in Ohio (consultant as well as advocate). A similar approach can be used to build membership.

6



Negotiating Reimbursement Rates

Commercial Insurance Provider Representative

Discuss:

- Size of Practice
- Specialties present
- Number of their insureds seen
- Years since last increase
- Facts regarding increasing overhead



7

Collective Strategies SPTA Insurance Committee



Make it effective:

- Tone of meeting– avoid powerless
- Goal oriented
- Identify and provide resources for members
- Identify priority issues

8



Possible priorities

- Accessing insurance organization leadership
- Right authorization for testing
- Claim Delays
- Access to complaint procedures
- Response to complaints
- Parity Law(s)



9

Collective Strategies STPA Insurance Committee



- Forge contacts, including state level policy leaders.
- Focus on access to care, quality of care, collaborative approach.

10



Collective Strategies State Level Collaboration

- Coalition of behavioral health providers
- Professional associations of independently licensed professionals. An organization's entire insurance panel speaking with one voice.
- Focus on insurance issues.
- Virtual meetings.



11

Collective Strategies State Level Collaboration



- Build consensus of important issues
- Mission, vision, and position statements
- Create Surveys

12



Collective Strategies State Level Collaboration

Ohio Behavioral Health Providers for Insurance Advocacy Mission Statement:

The Behavioral Health Providers for Insurance Advocacy strives to advocate for a more collaborative relationship with insurance providers, assure adequate reimbursement, improve access to the full continuum of care, using the expertise unique to behavioral health service providers.



13

Collective Strategies State Level Collaboration



Ohio Behavioral Health Providers for Insurance Advocacy Vision Statement:

To accomplish our mission, we educate providers, educate consumers, educate the Ohio Department on insurance and help them get authority, educate the public, and work with insurance companies and legislators to help them understand the importance of mental health and addiction treatment. We know our mission is best accomplished by establishing lines of communication which are open, proactive, and collaborative.

14



Collective Strategies State Level Collaboration

Forge connections with key groups:

- Medicaid leaders
- Medicaid MCO leaders
- Department of insurance
- Commercial Insurance Leaders
- APA support staff
 - Legal and State Advocacy
 - Healthcare Finance
- Lobbyist(s)

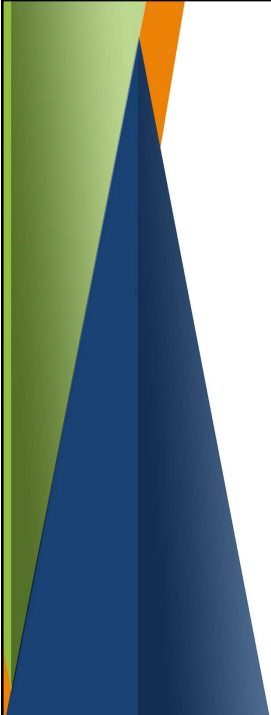
15

Meetings with Insurance Leaders



- Collaborative tone
- Focus on how adequate behavioral coverage health reduces overall costs to the company or organization.
- Integrated care
- Access to care

16



Advocacy for Legislation



- Prompt Pay
- Prior authorization
- Clawback
- Teletherapy
- Models from other states

17



The goal is a stronger, more active presence of behavioral health providers

Examples of success:

- Transaction fees
- Claim delays due to systems issues
- Third party (risk adjustment) audit misbehavior
- Claim rejection due to wrong POS code
- Deposits for psych testing for clients with high deductibles



18



Jim Broyles, Ph.D.
Director of Professional Affairs
Ohio Psychological Association

jbroyles@ohpsych.org