



HEALTHCARE INSURANCE INFORMATION

Insurance and what a health insurance plan covers affect many decisions concerning access to services and treatment. As you seek help for your child or loved one, one of the first things to know is -- What will insurance cover? What are the eligibility requirements for different types of treatment? Can you/how can you access your child's health information?

We have provided a list and information for the healthcare insurance providers in Dane County below in alphabetical order. Your child may be on your health insurance policy if 26 years of age or younger. If your child is on BadgerCare, s/he may be assigned to one of the providers listed below. For individuals **without insurance**, please see the section at the end of the provider list.

We also have provided some TIPS and questions to ask the healthcare insurer. If you have a Human Resource Department at your place of employment, they may be able to help interpret your insurance information.

NOTE: The Information provided here is the best we could gather to date. It is subject to change. Always check with the provider.

HEALTHCARE INSURANCE PROVIDERS IN DANE COUNTY

Anthem Blue Cross and Blue Shield

PH: 800- 483-2311

Telephone Hours: 7am-6pm, Monday-Friday

www.anthem.com

Anthem Blue Cross and Blue Shield will **not** relate any benefits eligibility information to parents of children who are between the ages of 18-26, even if the child is listed on the parents' policy as a customer. **The child must sign an authorization to release the information.** The form is available on-line.

BadgerCare

PH: 800-362-3002

Telephone Hours: 8am-4:30pm, Monday-Friday

www.access.wisconsin.gov

BadgerCare patients are assigned to some of the healthcare insurance providers listed below. You need to know the insurance provider to which your child has been assigned to determine treatment eligibility. You should then direct your questions to that insurance provider.



Dean Care/ Dean Care Medicaid/BadgerCare

PH: 608-250-1593 or 800-279-1301

Telephone Hours: 7:30am-5:00pm, Monday-Thursday; 8am-4:30pm Friday

www.deancare.com/insurance/

www.deancare.com/pdf/providers/badgercare-plus-manual.pdf

Dean Care will accept a membership number to give out benefits eligibility information. If that is not available, they will accept a social security number, but access can take longer. If a patient is under the parents' insurance as a Dean Care customer, **parents can ask benefit information even if the patient is over 18.** If not, they will give general information on benefits.

GHC (Group Health Cooperative)/ GHC Medicaid/Badgercare

PH: 608-828-4853 or 800-605-4327

Telephone Hours: 8am-5pm, Monday-Friday

www.ghcscw.com

GHC will accept a membership number, date of birth of patient's name.

If a patient is under the parents' insurance as a GHC customer, parents can ask benefit information if the patient is over 18.

Physicians Plus

PH: 800-545-5015

Telephone Hours: 7am-5am, Monday-Friday. *If after hours, call **NewStart** at 608-417-8144*

<http://www.pplusic.com/members>

www.meriter.com/services/substance-use-treatment-program/newstart-adult-services

Physician Plus prefers a membership number, but eligibility information can be released with **only the name and date of birth.** If a child is on the policy, they will release eligibility information to the parent.

Physicians Plus Medicaid/Badgercare

Contact **Journey Mental Health.** PH: 608-280-2720

24 hours Crisis Services for *AFTER HOURS EMERGENCIES ONLY:* (608) 208-2600

www.journeymhc.org/

If the patient has BadgerCare through Physicians Plus, **only the patient can obtain benefit information.**

Security Health Plan

PH: 800-472-2363/ *TTY For Hearing and Speech Impaired: 877-727-2232*

Telephone Hours: 7am-5:30pm, Monday, Wednesday, Thursday, Friday; 8am-5:30pm, Tuesday

www.securityhealth.org

Security Health will accept membership number or name and date of birth and will ask address or other questions to verify membership. If a patient is under the parents' insurance as a customer, parents can ask basic benefit information even if the patient is over 18.



Tri-Care

PH: 866- 773-0404

Telephone Hours: 7am -10pm Monday-Friday

www.tricare4u.com

Tri-Care **will only give benefit eligibility information to patients**, even if listed under parents' insurance, if the patient is over 18. Information "depends on what program you have" so there is no guarantee that the above number will get you a helpful person.

Unity

PH: 800-362 3002

Telephone Hours: 8am-6pm, Monday-Friday

www.unityhealth.com

Unity will accept a membership or a social security number. If a patient is under the parents' insurance as a customer, parents can ask benefit information even if the patient is over 18. If a patient is not on the insurance as a customer, member benefits will check to see if the parents are listed in the file. If so, they will share benefit information. If not, Unity will ask for permission from the patient. **Ask about getting an access authorization form.**

Unity Medicaid/BadgerCare

Contact **Journey Mental Health**. PH: 608-280-2720

24 hours Crisis Services for *AFTER HOURS EMERGENCIES ONLY*: (608) 208-2600

www.journeymhc.org/

If the patient has BadgerCare through Unity, **only the patient can obtain benefit information.**

WPS- Wisconsin Physicians Service Insurance Corporation

PH: 888-915-4001 (hit **0** to get to a person, instead of voice prompts)

Telephone Hours: 7am-7pm, Monday-Thursday; 7am-4pm, Friday

www.wpsic.com

WPS will give information to parents whose children are on their insurance as a customer, even if the patient is over 18 but you must provide membership number, name, date of birth, address (any identifying information they ask for.)



INDIVIDUALS WITHOUT HEALTH INSURANCE

Individuals who are not on their parents' insurance, do not have their own insurance, or who are not on BadgerCare can access services through Journey Mental Health Center.

Journey Mental Health Services

625 West Washington Avenue, Madison

Telephone: 608- 280-2720

24 hours Crisis Services for *AFTER HOURS EMERGENCIES ONLY*: 608-208-2600

www.journeymhc.org/

For AODA services: Walk-in registration for same day assessment is available on a first-come basis on Tuesday-Friday at 8:00 a.m.

For mental health services: Walk-in registration for same day assessment is available on a first-come basis on Tuesdays at 8:00 a.m.

Also, remember that the AADAIP, a UW Hospital and Clinics Program, provides *affordable* assessment and referral for teens in Dane County.

TIPS: BEFORE YOU CALL THE HEALTH CARE INSURER

- Read over the policy and understand what the policy says to make your conversation with the health insurer more productive. Ask for clarification on anything you don't understand.
- If you have access to the insured's health care card, have it in front of you when you call.
- If possible, obtain an authorization form from your child for easier access to information
- Keep records of phone conversations. Document the time and day and the person you spoke to.
- **Remember- Be a knowledgeable advocate for yourself and your child. You have the right to know and to understand!**

QUESTIONS TO ASK THE HEALTHCARE INSURANCE PROVIDER:

Service Provider Information

- How do we find a treatment provider?
- Can the insured person choose the treatment provider?



Treatment Coverage

- Do the insured's benefits cover inpatient treatment? If so, what kind, where and what is the maximum stay per visit, per year. For example, do the benefits provide for 14 days, 30 days or 90 days per stay?
- What if the patient left an inpatient treatment program before completing the program, will the patient's benefits cover re-entry for that or another program?
- Do the insured's benefits cover outpatient AODA treatment? If so, what kind, where and is there a maximum treatment period, per year?
- Do the insured's benefits cover co-occurring AODA and other mental health conditions? Do the benefits cover only certain co-occurring mental health conditions?
- Are there co-pay requirements for inpatient or outpatient treatment programs?
- Are there co-pay requirements for medications like suboxone?

Authorization

- Does the patient need a prior authorization/referral from a primary physician before your insurance will cover Alcohol and Other Drug (AODA) treatment and/or therapy?
- **Remember- Things will go a lot more smoothly if you have a prior authorization/referral from your child.**

Therapy Information

- What kind of therapy is available under the insured's benefits? Is drug therapy (treatment that involves using medications to treat a disease or condition) available?
- Can I, as the parent, access therapy for me and/or for my spouse and family members? Do I need a prior authorization from my primary physician to access these services?
- Do you have rules and regulations regarding therapy services?

Rules and regulations regarding treatment

- Do you have rules and regulations regarding substance abuse treatment services?

