

ACCESSING BEHAVIORAL HEALTH SERVICES THROUGH PRIVATE INSURANCE

David Tran, MD, MPP

Medical Director

South Van Ness Adult Behavioral Health Services

Gender and HIV Mental Health Services

San Francisco Department of Public Health

INSURANCE OPTIONS

City and County of San Francisco, Superior Court of San Francisco, & MEA Employees

2024 CSF Medical Premium Contribution Rates: EE Only, EE+1, EE+2 or More

| | HEALTH NET CANOPYCARE HMO | | KAISER PERMANENTE HMO | | TRIO HMO | | BLUE SHIELD OF CALIFORNIA ACCESS+ HMO | | PPO | |
|---------------------|------------------------------|---------------|--------------------------|---------------|----------|---------------|--|---------------|----------|---------------|
| | You Pay | Employer Pays | You Pay | Employer Pays | You Pay | Employer Pays | You Pay | Employer Pays | You Pay | Employer Pays |
| Employee Only | \$25.80 | \$342.75 | \$27.00 | \$358.69 | \$28.58 | \$379.74 | \$34.58 | \$459.43 | \$214.12 | \$459.43 |
| Employee +1 | \$51.50 | \$684.23 | \$53.90 | \$716.10 | \$57.07 | \$758.19 | \$69.07 | \$917.58 | \$389.36 | \$917.58 |
| Employee +2 or more | \$176.88 | \$863.59 | \$185.13 | \$903.85 | \$196.02 | \$957.01 | \$237.24 | \$1,158.31 | \$688.66 | \$1,158.31 |

Auto Machinists Loc. 1414, Building Inspectors, Consolidated Crafts¹, DA Investigators Assoc., Dep. Prob. Ofcrs. Assoc., Dep. Sheriffs Assoc. 12A, Elec. Workers Local 6, Firefighters Local 798, IFPTE Local 21, Instit. Police Ofcrs. Assoc., Mun. Attys. Assoc. MAA, Operating Engineers Loc. 3, Phys. and Dentists UAPD, Plum. & Pipefitters Loc. 38, Police Officers Assoc. POA, SEIU Local 1021 Para., Sheriff Mgrs. & Sups. 12B, Stationary Eng. Local 39, Sup. Probation Officers, Team. Loc. 856 Multi-Unit, TWU Local 200 SEAM, TWU 250-A Auto Svc 7410, TWU 250-A Multi-Unit, Auto Mach. Loc. 1414, Electrical Workers Local 6, TWU Local 200, TWU 250-A Tran. Op. 9163, TWU 250-A Fare Ins. 9132, TWU 250-A Aut. Wk. 7410

1. https://sfhss.org/sites/default/files/2023-05/2023_CSF_Guide_5.22.23.pdf

UNDERSTANDING YOUR PLAN

City & County of San Francisco Employees



Medical Plans

This chart provides a summary of benefits only. In any instance where information in this chart or Guide conflicts with the plan's Evidence of Coverage (EOC), the plan's EOC shall prevail. For a detailed description of benefits and exclusions, please review your plan's EOC. EOCs are available for download at sfhss.org.

| | HEALTH NET CANOPYCARE HMO | KAISER PERMANENTE HMO | BLUE SHIELD OF CALIFORNIA HMO | | BLUE SHIELD OF CALIFORNIA PPO | |
|--|--|--|--|--------------------------|--|--|
| | CANOPYCARE HMO | TRADITIONAL HMO | TRIO HMO | ACCESS+ HMO | BLUE SHIELD OF CALIFORNIA PPO | |
| Choice of Physician | PCP assignment required. | KP network only. PCP assignment required. | PCP assignment required. | PCP assignment required. | You may use any licensed provider. You receive a higher level of benefit and pay lower out-of-pocket costs when choosing in-network providers. | |
| Deductible | No deductible | No deductible | No deductible | | IN-NETWORK AND OUT-OF-AREA \$250 employee only \$500 +1 \$750 +2 or more | OUT-OF-NETWORK \$500 employee only \$1,000 +1 \$1,500 +2 or more |
| Out-of-Pocket Maximum does not include premium contributions | \$2,000 per individual \$4,000 per family | \$1,500 per individual \$3,000 per family | \$2,000 per individual \$4,000 per family | | \$3,750 per individual \$7,500 per family | \$7,500 per individual |

BEHAVIORAL HEALTH COVERAGE

| | HEALTH NET CANOPYCARE HMO | BLUE SHIELD of CALIFORNIA HMO | KAISER PERMANENTE HMO | BLUE SHIELD of CALIFORNIA PPO | |
|--|--|--|--|--|--|
| | CANOPYCARE HMO | TRIO HMO | ACCESS+ HMO | TRADITIONAL HMO | BLUE SHIELD OF CALIFORNIA PPO |
| Mental Health and Substance Use Disorder | | | | | |
| Outpatient Treatment | \$25 co-pay non-severe and severe | \$10 co-pay group \$20 co-pay individual | \$25 co-pay non-severe and severe | 85% covered after deductible; prior notification | 50% covered after deductible; prior notification |
| Inpatient Facility including detox and residential rehab | \$200 co-pay per admission | \$100 co-pay per admission | \$200 co-pay per admission | 85% covered after deductible; prior notification | 50% covered after deductible; prior notification |
| Other | | | | | |
| Hearing Aids 1 aid per ear every 36 months; evaluation no charge | Up to \$5,000, combined for both ears, every 36 months; no charge for evaluation | Up to \$2,500 per ear, every 36 months; no evaluation charge | Up to \$2,500 per ear, every 36 months; no charge for evaluation | 85% covered after deductible; up to \$2,500 per ear, every 36 months | 50% covered after deductible; up to \$2,500 per ear, every 36 months |
| Medical Equipment, Prosthetics and Orthotics | No charge as authorized by PCP | No charge as authorized by PCP | No charge as authorized by PCP | 85% covered after deductible; prior notification | 50% covered after deductible; prior notification |
| Physical and Occupational Therapy | \$25 co-pay | \$20 co-pay authorization required | \$25 co-pay | 85% covered after deductible; limitations may apply, see EOC | 50% covered after deductible; limitations may apply, see EOC |
| Acupuncture/Chiropractic | \$15 co-pay 30 visits max for each per plan year; ASH network | \$15 co-pay up to a combined total of 30 chiropractic and acupuncture visits/year; ASH network | \$15 co-pay 30 visits max for each per plan year; ASH network | 50% covered after deductible; \$1,000 max per plan year | 50% covered after deductible; \$1,000 max per plan year |
| Gender Dysphoria office visits and outpatient surgery | Co-pays apply authorization required | Co-pays apply authorization required | Co-pays apply authorization required | 85% covered after deductible; prior notification | 50% covered after deductible; prior notification |

BENEFITS TO HELP COVER SERVICES

- **Flexible Savings Account¹**

- An arrangement through your employer that lets you pay for many out-of-pocket medical expenses with tax-free dollars.

- **Health Savings Account²**

- A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.
- HSA-eligible plan (sometimes called a High Deductible Health Plan (HDHP)).

1. <https://www.healthcare.gov/glossary/health-savings-account-hsa/>

2. <https://www.healthcare.gov/have-job-based-coverage/flexible-spending-accounts/>

ACCESSING BEHAVIORAL HEALTH CARE

City & County of San Francisco Employees



Mental Health and Substance Abuse Benefits

We're Here *For You*

Employee Assistance Program (EAP) – Available 24/7.

SFHSS EAP Counselors are available M-F, 8am-5pm for confidential counseling and consultation, assessment and referral. If you think you need help, call **(628) 652-4600**. Visit us at sfhss.org/eap.

Individual Services

- Short Term solution focused counseling for individuals and couples
- Assessments and referrals
- Consultations and coaching
- Mental health benefit advocacy

Organizational Services

- Management Consultation and Coaching
- Workforce Mediation Resolution
- Critical Incident Response
- Non-Violent Crisis Intervention Training
- Workshops and Training

ACCESSING BEHAVIORAL HEALTH CARE

Health Plans: Mental Health, Well-Being and Substance Abuse Benefits¹

Please contact an SFHSS EAP counselor if you are having difficulty accessing mental health or substance abuse services through your health plan.

| Health Net CanopyCare HMO | Blue Shield of CA HMO and Blue Shield of CA PPO | Kaiser Permanente HMO |
|---|--|--|
| Mental Health and Substance Abuse | | |
| Call Health Net's behavioral health administrator, MHN , at (833) 996-2567 to obtain referrals for mental health and substance use disorder treatment services. You can also access outpatient providers through the MHN website at www.mhn.com/members . No authorization is required for psychotherapy or medication support services. | <p>Trio HMO and Access+ HMO: Call (877) 263-9952 to find a provider and schedule an appointment with <i>Blue Shield's Mental Health Service Administrator</i>.</p> <p>PPO: Call (866) 336-0711 to access mental health services.</p> <p>Ginger offers on-demand, confidential mental healthcare through coaching and self-guided activities. Video therapy & psychiatry sessions available for a co-pay.</p> <p>Headspace is a meditation app that helps reduce stress, increase resilience, and improve sleep.</p> <p>Find clinically-proven program, tools and apps at wellvolution.com.</p> | Call (800) 464-4000 to make an appointment. You don't need a referral from your Primary Care Physician (PCP) to see a therapist. |
| Mental Well-Being Services | | |
| If you have questions about additional wellness resources call MHN at (833) 996-2567 to learn more. | <p>Counseling and Consultation: <i>LifeReferrals</i> is available with no co-pay for up to three sessions.</p> <p>Topics include relationship problems, stress, grief, legal or financial issues, and community referrals.</p> | <p>Classes and Support Groups: Contact your local Kaiser Permanente facility for a calendar or visit kp.org/mentalhealth.</p> <p>Health/Wellness Coaching: Call (866) 862-4295 to make an appointment with a Wellness Coach.</p> <p>Apps: Members can access self-care apps, <i>Calm</i> and <i>myStrength</i>, through kp.org/selfcareapps.</p> |

¹As a result of mental health parity law, there is no yearly, or lifetime dollar amounts for mental health benefits.

ACCESSING BEHAVIORAL HEALTH CARE

- Internet search for psychiatric and psychotherapy groups
 - www.psychologytoday.com
- Single Case Agreements
 - PPOs
- Persistence

QUESTIONS