

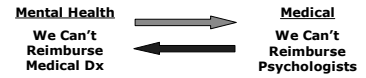
Negotiating with Payors

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Single vs dual payor systems

- Single Payor
 - Medicare
 - Medicaid (?)
- Dual Payor
 - Private insurance

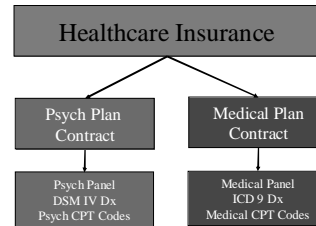
Authorization of H&B Services In Dual Payor Systems



Error: Infinite Loop

Are Insurers Controlled By Agents Of Darkness?

Contractual Problems For H&B Billing

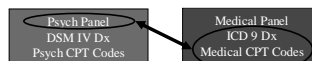


THEY Have a Problem

There are many challenges associated with billing for behavioral medicine services in collaborative care,

but these are not insurmountable

The H&B Conundrum



The Mix of Providers and Codes Required by H&B Often Crosses Contractual Boundaries

My Response To Insurers

- You have contractually promised to provide H&B services to your subscribers
- You even require presurgical H&B evals
- There is no one to provide these services on your panel, and you won't credential anyone who does
- Your software won't even allow you to process bills for psychologists

Market Barriers

- Contractual
- Cultural
- Getting On Medical Panels

Ideas for the Letter

"We are asking for your assistance in establishing a new policy that specifies that when H&B services are provided by psychologists and other non-physician professionals, claims will be reimbursed under the medical benefits. In addition, we are asking for your assistance with reprocessing claims for those services previously denied because these were thought to be mental health services, or because a psychologist or non-physician professional billed these services."

Advocate for coverage

- Stress that it's a *physical* health problem
- Common for claims to be sent to the mental / behavioral health care plan
- Explain that psychologists are not limited to providing mental health treatment

H&B Solution

- Contact provider relations or management person at payor
 - First, use letter
- Ask for patients to pay up front and reimburse if H&B pays

Follow up

- Reviewed billing activity on patients seen in headache clinic on monthly basis
- Tracked which insurances were paying and which were not and made targeted effort to have further discussions with insurers who were not paying

Advocating for coverage

- Enlist the help of
 - The patient's physician
 - The patient
 - The patient's employer
 - State insurance commission

Ideas for the Letter

- Use draft letter from APA to develop a letter to provide education about the codes
 - Explained how codes were created
 - What conditions and services these codes were meant to cover
 - The rules about using the codes (cannot be used for mental health or with patients requiring psychiatric services)
 - Noted that the final disposition by CMS (Center for Medicaid and Medicare Services) is that psychologists can bill for H & B codes with payment expected from medical benefits

H&B Solution

- Follow-up with meeting if possible
- If no success
 - Contact APA
 - Use state insurance commission
 - They have contractually promised to provide H&B services

Advocating for coverage

- Discuss cost-saving benefits of collaborative care
- Explain how they may delay or prevent the need for more drastic measures
- Provide information showing benefits of collaborative care
- Identify statistics that support the value of Your "Star" programs

Why Should Insurers Be Interested?

- The cost of delayed recovery
- How much more expensive is treatment for back pain delayed recoverers?
 - 57X

Sometimes Mental Health Payors Pay H&B

- They REQUIRE a DSM IV diagnosis
- If you use the medical Dx, they won't pay.
- If you give a psych diagnosis, H&B can be denied
- Use DSM-IV 799.90: Diagnosis deferred

Carpe Argentum
Seize The Day

Consulting With An Insurer

- The cost of elective lumbar fusion for back pain
 - Average costs of lumbar fusion surgery alone + \$50K - 100K
 - Average lifetime pain Rx costs post failed fusion
 - \$300K
 - Average lifetime costs for lumbar fusion
 - approaching \$1M
 - Cost of 1 month of Actiq pain medicine
 - \$5K-\$10K

We Have Demonstrated Our Value Scientifically...

- But Business Is Based On Economics And Contracts

How do you control these costs?

- Biopsychosocial patient selection
- Identifying and intervening with psychosocial roadblocks
- These are H&B assessments

**You should know the rules,
and follow the rules...**

Then use this information
to make a living