

P/NW Health Benefits Consortium

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<http://www.aetna.com/index.htm>

Aetna customer service – 1-877-223-1685

IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE

Mental Health Benefit Changes

New York State recently enacted legislation which affects your mental health benefits. This legislation, known as “Timothy’s Law”, changes coverage requirements for the diagnosis and treatment of mental, nervous or emotional disorders.

The new law is effective retroactive to January 1, 2007. If you had claims for services after January 1, 2007 that were not processed in accordance with the new rules, please contact Aetna Member Services at 1-877-223-1685 and request that the claim(s) be reprocessed. A Plan Document amendment is being prepared and will be mailed soon.

Definitions

Biologically based mental illness means a mental, nervous, or emotional condition that is caused by a biological disorder of the brain and results in a clinically significant, psychological syndrome or pattern that substantially limits the functioning of the person with the illness. Such biologically based mental illnesses are defined as schizophrenia/psychotic disorders, major depression, bipolar disorder, delusional disorders, panic disorder, obsessive compulsive disorder, bulimia, and anorexia.

Children with serious emotional disturbances means persons under the age of eighteen years who have diagnoses of attention deficit disorders, disruptive behavior disorders, or pervasive development disorders, and where there are one or more of the following:

- (i) serious suicidal symptoms or other life-threatening self-destructive behaviors;
- (ii) significant psychotic symptoms (hallucinations, delusion, bizarre behaviors);
- (iii) behavior caused by emotional disturbances that placed the child at risk of causing personal injury or significant property damage; or
- (iv) behavior caused by emotional disturbances that placed the child at substantial risk of removal from the household.

Outpatient

Biologically based mental illness or Children with serious emotional disturbances

Outpatient mental health services in-network will be subject to a \$15 copayment and out-of-network services will be subject to the deductible and coinsurance, up to reasonable and customary limits. No visit limitations apply for in or out-of-network biologically based mental illness services.

Mental health services which do not meet the above criteria

Outpatient mental health services in-network will be subject to a \$15 copayment and out-of-network services will be subject to the deductible and coinsurance, up to reasonable and customary limits. A 40-visit limit applies to in and out-of-network services.

Inpatient

Biologically based mental illness or Children with serious emotional disturbances

Inpatient mental health services received at a participating facility will be subject to a \$100 per confinement deductible and out-of-network services will be subject to the deductible and coinsurance, up to reasonable and customary limits. No visit limitations apply for in and out-of-network biologically based mental illness services.

Mental health services which do not meet the above criteria

Inpatient mental health services received at a participating facility will be subject to a \$100 per confinement deductible and out-of-network services will be subject to the deductible and coinsurance, up to reasonable and customary limits. A 31-day visit limitation applies for in or out-of-network biologically based mental illness services.

All services must be medically necessary and are subject to the Managed Benefits Program, administered by Aetna. Please refer to your Plan Document for additional information.

If you have any questions about this change, please contact Aetna Member Services at 1-877-223-1685.

Aetna Sub-Contractors

Aetna sub-contracts various functions to other organizations. Examples include the Rawlings Company, which researches potential subrogation claims and Affiliated Computer Services (ACS), which updates Coordination of Benefits information. These companies, as well as others, may solicit personal information from you on behalf of Aetna and the Health Plan.

We recommend that each time you receive a request from any individual or organization for your personal information, you call Aetna Member Services to confirm that the requestor has been authorized by Aetna to solicit this information AND that it has actually been done so in your case. Aetna Member Services should confirm the date that you were sent a letter requesting personal information. In no event, will this information be requested by phone.

Health Care Costs Continue to Rise

Health care costs continue to rise at levels that significantly outpace general inflation.

Some selected health plan statistics include:

105 individuals incurred medical expenses of **more than \$50,000** in 2006; in fact as much as **\$348,894** for one individual

223 individuals incurred prescription drug expenses of **more than \$10,000** in 2006; in fact as much as **\$109,625** for one individual.

The average claims costs paid by the health plan for every employee, retiree, spouse or child in 2006 was approximately **\$4,500**.