

## **College Health IPA (CHIPA)**

### **Mental Health Benefit – Frequently Asked Questions**

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This information only pertains to the mental health benefits administered through College Health IPA (CHIPA).

#### **I need to see a therapist or a psychiatrist, what do I do?**

Call CHIPA at 800-779-3825 and select option 2. An Intake Specialist will create a file for you, verify your eligibility, and confirm your benefit information. You will be given provider referrals that match your preferences. Once you have scheduled an appointment call CHIPA back with your selection and an authorization will be created for you and faxed to your provider.

#### **Why do I need an authorization?**

Your benefit plan requires pre-authorization for all services. The authorization allows your provider to bill and receive payment for services. Without an authorization, you would be financially responsible.

#### **How come I can't see any provider I choose?**

Your benefit plan is a HMO plan, which limits your choice of providers to those contracted with College Health IPA. Your benefit does not allow payment of services to providers who are not contracted with College Health IPA. You may see any provider you choose, but your insurance will only pay for services with contracted College Health IPA providers.

#### **How much do I have to pay?**

When you meet with your provider, you pay only your co-payment. Your co-payment is established by your health plan and the amount depends on the diagnosis your provider bills for your treatment. In California, a more serious mental health diagnosis may result in a co-payment, which matches the co-payment to your primary physician. Please discuss your diagnosis and co-payment with your provider.

#### **How many sessions do I get?**

The maximum number of sessions you are allowed is determined by your benefit plan. However, authorization for sessions is given based upon medical necessity, which means that after your initial authorization, your provider will submit periodic clinical reports to CHIPA indicating treatment progress. Additional sessions will be authorized based upon this clinical information up to the maximum number of sessions allowed.

#### **What does a psychiatrist do?**

A psychiatrist is a medical doctor who specializes in the treatment of mental health disorders. Psychiatrists evaluate the need for medication, prescribe medication, and monitor response to medication.

#### **Can I see more than one provider at a time?**

Authorization may be given to see both a therapist and a psychiatrist at the same time. Typically authorization is not given to see two therapists at the same time, however, there are exceptions, and these situations must be discussed with your therapist and approved by CHIPA.

#### **Can I change providers?**

You may change providers if you are dissatisfied with your current provider. Once again call CHIPA at 800-779-3825, Option 2 and ask the Intake Specialist for new referrals.

#### **What are my rights?**

- To receive information about CHIPA services and providers, clinical guidelines, UM and clinical necessity protocols, and members' rights and responsibilities.
- To be treated with dignity and respect, recognizing the need for privacy.
- To participate with providers in decision making regarding their treatment planning.
- To voice complaints or appeals about CHIPA or the care provided.
- To have input into CHIPA rights and responsibilities policies.

#### **What are my responsibilities?**

- To provide, to the extent possible, information that CHIPA and its providers need in order to develop appropriate treatment plans.
- To follow the plans and instructions for care that you have agreed upon with your providers.
- To participate, to the degree possible, in understanding your behavioral healthcare problems and developing mutually agreed upon treatment goals.

#### **What do I do if I'm unhappy with my mental health services?**

At any time you are dissatisfied with the services you received, you have the right to file a formal complaint. Simply call CHIPA at 800-779-3825, Option 2 and let the Intake Specialist know you would like to file a complaint. The Intake Specialist will gather the complaint information and advise regarding the specific complaint procedures for your health plan.