

Easing Patient Stress Over Behavioral Treatment Costs

Don't let uncertainty over your available benefits delay or decline needed care

At the beginning of your career in the fire and emergency services, you may not be thinking about the healthcare benefits you'll need after years on the job when the toll of repeated exposure to intense human tragedy takes hold.

What happens when you need treatment for post-traumatic stress, addiction or some other behavioral health issue and the plan you selected with the low monthly premium does not provide the benefits you really need? You're faced with paying high out-of-pocket costs for treatment or continuing to suffer in silence. The financial burden only adds to your mental and emotional stress and delays the very treatment you need to begin recovery.

Knowing what benefits are available through your plan is critical. And understanding your benefits, or which benefits you need, can make a significant difference in the type of care you are eligible to receive.

Because insurance can be overwhelming and confusing, the IAFF has developed tools to help members when researching insurance policies and coverage, including a glossary of terms and a checklist for asking the right questions of your insurance carrier.

Using insurance to cover the cost of treatment can make a significant difference in the overall cost. Many healthcare insurance plans require that you pay out-of-pocket expenses — such as deductibles and copays — before receiving any benefits. Each patient's financial responsibility varies, depending on:

- Individual benefit plan
- Length of stay
- Type of services and treatment
- Other services (lab tests, prescriptions, etc.)

It is important to first identify if you have a Preferred Provider Organization (PPO) or a Health Maintenance Organization (HMO) plan. A PPO health plan offers greater flexibility when selecting a treatment provider. HMOs typically will not cover any costs associated with treatment outside of their network, except for emergency medical care.

Understand your health insurance.
How to use your health insurance card.

ADVANCED RECOVERY SYSTEMS
an advanced approach to patient care

Your insurance card is the most important tool for using your insurance. It is important to have your card with you everytime you get health care. Some cards may vary.

FRONT

INSURANCE COMPANY NAME **COVERAGE TYPE**

MEMBER NAME: Jane Doe
MEMBER ID: 12367-656-333

EFFECTIVE DATE: XX-XX-XXXX

GROUP#: 11111-222-333
PRESCRIPTION GROUP #: XXXXX

PCP CO-PAY: \$25/\$30
SPECIALIST CO-PAY: \$35/\$50
EMERGENCY ROOM: \$150

PRESCRIPTION CO-PAY:
\$10 GENERIC
\$25 BRAND NAME

MEMBER SERVICES: 1-800-XXX-XXXX
CLAIMS/INQUIRIES: 1-800-XXX-XXXX

BACK

www.insurancecompany.com

For hospital approvals call: 1-800-XXX-XXXX
Deductible: \$1,000

REFERRALS ARE NOT REQUIRED

For customer services call: 1-800-XXX-XXXX

Please Send Medical Claims to:
Insurance Company Name
PO Box 123
City, State 12345

If you have a PPO policy, the next step is to verify whether or not the PPO offers substance abuse benefits. You should also pay particular attention to exclusions, such as an accreditation requirement, a free-standing facility exclusion or an out-of-state exclusion.

In the marketplace, there are a variety of different insurance providers. First and

foremost, make sure you have a PPO plan — one that allows you to seek treatment outside of a specified network. In addition, be sure you have out-of-network substance abuse benefits and are aware of any potential exclusions or financial responsibility associated with using your insurance. ■

Keeping It Inside Hurts Your Relationships

Like many fire fighters and paramedics with post-traumatic stress disorder (PTSD) or other behavioral health issues, you might be determined to keep your struggles in the shadows. You worry you'll burden family and friends, so you keep your symptoms hidden and deny or minimize the problems. Your reasons for keeping it inside are understandable, but those good intentions can hurt the very people you are trying to protect.

People probably notice changes in your behavior, even if you haven't told anyone. Your family and friends see that you don't sleep at night. They observe your angry outbursts or that you startle easily. They worry that you're drinking more. When loved ones don't know what's going on — or they sense you're keeping something from them — they can get anxious. These feelings of helplessness may turn into physical symptoms, including headaches or

digestive problems, as the ones you love struggle to cope with the underlying issues.

Children are intuitive and can often pick up on fundamental problems. When there is tension or an unspoken problem in the family, children often believe that they are to blame. In these cases, children can take away destructive patterns that they repeat in future generations — they learn to distrust their own perceptions and internalize the unspoken rule that personal problems cannot be discussed.

Trust is eroded when you deny the truth of your situation or lie to hide your struggles. Family and friends may get angry, believing that you don't find them trustworthy or that the relationship is not as close as they thought. Relationships are strongest when both people trust each other enough to share vulnerabilities.

Far from burdening friends and family, there is great relief when behavioral health issues are out

in the open. We often exaggerate in our minds how people will react. It's our own self-judgment and shame that fuel the stigmatizing belief that secrets must be kept. In fact, family and friends are usually more supportive and understanding than we ever thought possible. By sharing your concerns, you give others the chance to provide support and validate the importance of your relationship.

You get to decide whether and how to share your PTSD struggle with family and friends, so think through the full ramifications of that decision. Understand how your desire to NOT be a burden can hurt those you love. Resist the pull to keep it inside and instead talk more openly about your experiences and emotions. Your relationships will benefit and you'll be one step closer to getting better.

Read more at
www.iaffrecoverycenter.com/blog. ■

Treatment at the IAFF Center of Excellence

The IAFF Center of Excellence for Behavioral Health Treatment and Recovery is a one-of-a-kind treatment facility exclusively for IAFF members who struggle with behavioral health issues.

Built in partnership with Advanced Recovery Systems (ARS), a leader in behavioral healthcare management, the IAFF does not own or have any financial interest in the Center of Excellence.

Treatment is paid for by a member's health insurance. But because it is a new, out-of-network facility, some insurance plans do not cover the cost of treatment.

The IAFF and ARS are working with multiple insurance companies to include the Center as a certified in-network provider. In addition, Center staff are experienced and skilled advocates who negotiate with insurance carriers on behalf of individual patients to achieve the highest level of coverage possible

for appropriate care. Many fire departments manage their own benefits. The IAFF Center of Excellence intake department will review your benefits and provide the pre-determination of coverage.

It is important for you to know what your deductible, co-insurance, out-of-pocket maximum and co-pays are so you are fully aware of any financial responsibilities you have. All insurance must be verified prior to admission. Intake coordinators can also speak to an individual's insurance carrier to establish a single case contract for coverage.

Deductibles are due upon admission to the Center. The co-insurance amount and out-of-pocket balance will be billed and paid for after treatment, once services are complete. It is the patient's responsibility to cover their travel arrangements.



IAFF Center of Excellence for Behavioral Health Treatment and Recovery
For more information, visit
www.iaffrecoverycenter.com
or call (855) 900-8437.

The Center of Excellence also has options available to help a member meet their financial obligation, including setting up a payment plan.

Since its grand opening in March 2017, a total of 120 members have been admitted for treatment and, of those, 107 have graduated. ■



Ontario Minister of Labour Visits IAFF Center of Excellence

Kevin Flynn, Ontario's Minister of Labour, visited the IAFF Center of Excellence for Behavioral Health Treatment and Recovery in June, along with 13th District Vice President Fred LeBlanc and affiliate leaders and fire chiefs from Ontario to explore opportunities for IAFF Canadian members to access the facility. Providing access to the Center for members in Ontario could help pave the way for other Canadian provinces to make it possible for IAFF members to receive treatment at the Center of Excellence.

Affiliate leaders participating in the visit included Ontario Professional Fire Fighters Association (OPFFA) President Rob Hyndman, Kingston Local 498 President Ann Bryan, Toronto Local 3888 President Frank Ramagnano and Vaughan Local 1595 Vice President Mark Wilson.