

# ASK YOUR BENEFITS PROVIDER THESE 22 QUESTIONS

According to the U.S. Census, more than half of people living in the U.S. under age 65 – about 158 million individuals – get their health insurance through an employer.<sup>1</sup> For workers and families who rely on employer-sponsored health care, the employer should ensure that their employees receive adequate care and other benefits. Here are 22 questions you should be asking your insurance provider, benefits broker, third party administrator (TPA), or Employee Assistance Program (EAP):



1. Bureau, US Census. "Health Insurance Coverage in the United States: 2019." Census.gov, 8 Oct. 2021, <https://www.census.gov/library/publications/2020/demo/p60-271.html>.

## INSURANCE PROVIDER OR BENEFITS BROKER

1. How does the insurer verify that our health plans have the same benefits and coverage limits for physical and mental health conditions?
2. What percentage of mental health care providers are in network?
3. What percentage of in-network providers are currently accepting new patients?
4. Is a comprehensive and user-friendly online mental health care provider directory available to workers?
5. Does the directory have a selection tool to help users access specific services?
6. How often is the directory updated to reflect accurate provider availability?
7. Do our health plans cover the following mental health care services?
  - Dual diagnosis treatment
  - Outpatient care
  - Peer support
  - Psychiatry
  - Psychotherapy
  - Residential care
  - Substance use rehabilitation
8. Do our health plans cover effective prescription medications for mental health conditions at a level that encourages appropriate regular use?
9. Do our health plans encourage mental health and stress management through a comprehensive wellness and health promotion program?
10. Do our health plans track disability claims for mental health conditions and provide case management services to facilitate a timely return to work?
11. Do our health plans provide access to mental health providers in after-hours emergencies?
12. How quickly can an employee or dependent get an appointment in an emergency?
13. Are the health insurance plans we offer accredited through the NCQA (Managed Behavioral Healthcare Organization) MBHO or External Mental Health Parity Compliance Audit?
14. How quickly can an employee or dependent get an appointment in an emergency?
15. How quickly can an employee or dependent get an appointment in an emergency?

## EAP PROVIDER

16. How can your program be an extension of our workplace culture rather than a separate entity?
17. How can we work together to promote and educate our employees about this service?
18. Can you describe the experience of an employee who first interacts with your services until they no longer need them?
19. Do you provide regular and confidential utilization data?
20. Can you make recommendations for how to apply what we learn from the data?
21. How do you define utilization? Does utilization include web hits and event participation in addition to actual cases and consultations?
22. What resources can you provide to people managers?