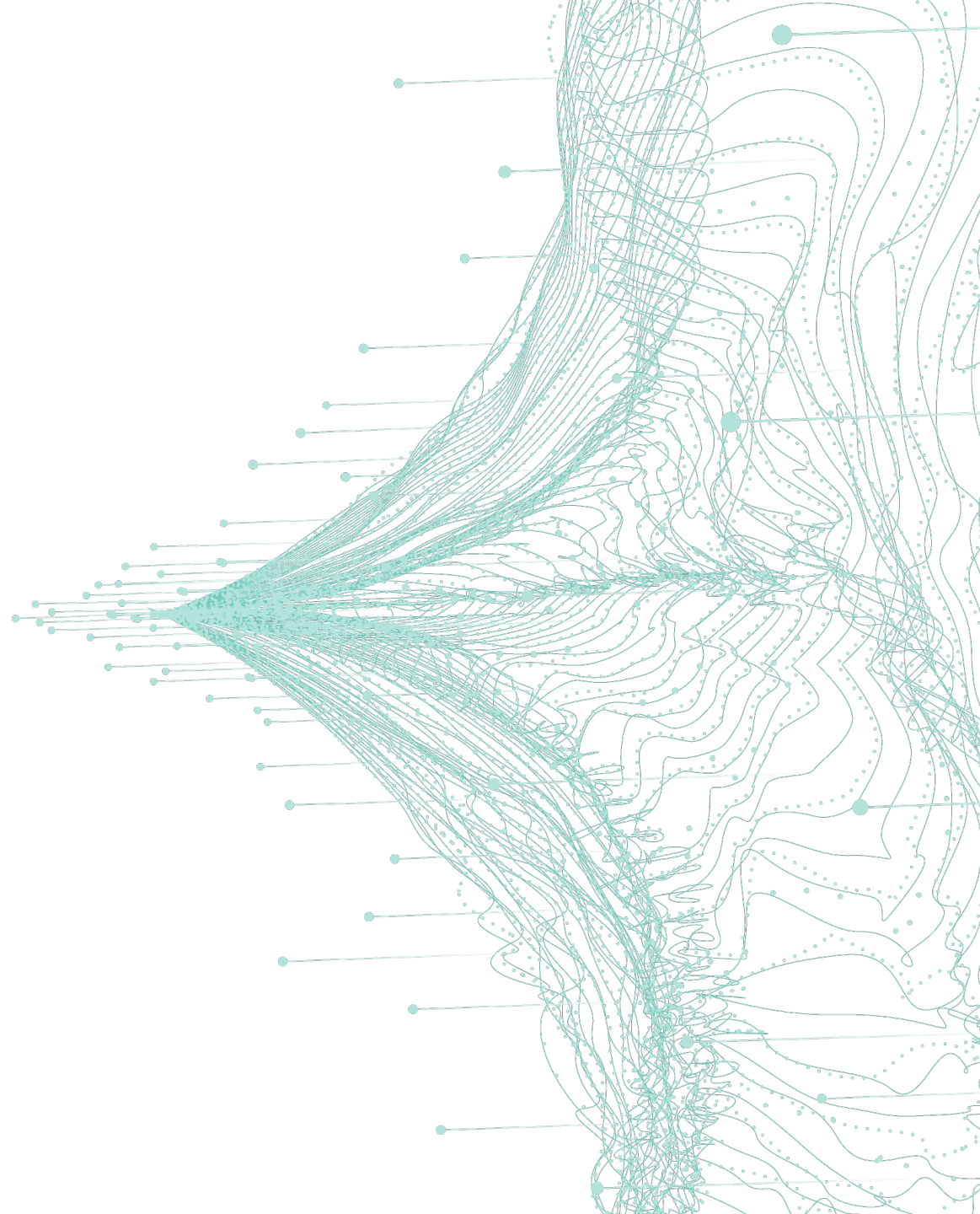


AVENICA

Behavioral Health Roles within Insurance



Overview

What is insurance?

- Insurance is a contract (policy) between a person/organization and an insurance company to pay a regular fee (premium) in exchange for **financial protection against losses or damages**.
- The insurance industry's ability to provide protection for a wide range of risks and markets highlights its importance in the stability of our economy.

Types of Insurance

- **Health** – Covers the cost of medical expenses for individuals.
 - Example lines of insurance: medical, dental, vision
- **Accidental Death & Dismemberment (AD&D) / Life** – Covers financial support to beneficiaries of the insured in the event of their injury / death.
- **Property and Casualty (commonly called P&C)** – Covers protection of property and legal liabilities arising from accidents or unforeseen events.
 - Example lines of insurance: auto, homeowners, renters, commercial property, pollution liability, and more

Behavioral Health Benefits Department within a Healthcare Insurance Company

- A **HEALTHCARE INSURANCE COMPANY** provides health insurance plans to individuals and employers
 - Plans can include medical, dental, vision, **mental and behavioral health services** access, etc.
- The **Behavioral Health Benefits Department** at the healthcare insurance company has many roles, but two types to highlight are customer and provider service roles:
 - A common customer service role is the **Intake Care Senior Representative**
 - Common provider service roles are the **Provider Relations Associate Analyst** and the **Case Management Analyst**
- Avenica partners with Cigna/Evernorth on these types of behavioral health roles

Day in the life of an Intake Care Senior Representative

The goal of an employee working on the **customer-facing** side of insurance on the behavioral health side is to **educate customers on benefits, eligibility, referrals, clinical or non-clinical resources available to them based on their plan, and service crisis type calls**, where you would assess for potential risk of harm as related to their mental health or any substance abuse concerns.

- Educate customers on their benefits based upon individual plan design and other clinical or non-clinical resources available
- Conduct an intake as needed to assess for presenting concern and risk of harm or substance abuse concerns
- Provide customers with names and phone numbers of nearest providers
- Multi-task by maneuvering through various computer programs and screens
- Write authorizations to ensure claims are paid correctly
- Provide follow-up calls to customers to ensure correct information is given
- Send eligibility requests to determine effective coverage dates or to verify correct benefits are loaded in the system

Day in the life of a Provider Relations Associate Analyst

The goal of an employee working on the **provider-facing** side of insurance is to **assist providers and their support staff regarding mental health and substance use disorder services**. A **provider** is a health care professional who provides health care services (i.e., doctor, therapists, urgent care clinics, pharmacies, etc.).

- Day-to-day interaction with providers
- Communicate eligibility, benefits, and authorization requirements to providers for their customers who have Cigna or Evernorth coverage (health care plans)
- Provide follow-up on incoming inquiries via FAX, phone, mail, and email
- Problem-solve to ensure exceptional customer service to those providers and ultimately assist the end customer in getting access to care

Day in the life of a Case Management Analyst

A Case Management Analyst is not the same as a Case Manager, where you may follow a specific person through their care or have a specific case load. A Case Management Analyst is a nonclinical role, meaning it does not require a license. In this role, you would **communicate with individual and facility providers regarding authorization requests for higher levels of care** (Inpatient, Residential, and Partial Hospitalization) for mental health and substance use disorder services.

- Answer and process provider calls
- Validate HIPAA, verify eligibility & benefits, provide referrals, and complete authorization and handoff processes
- Utilize workflows to efficiently and accurately make nonclinical decisions and complete authorization and/or handoff process
- Process electronic authorization requests
- Triage follow up requests for authorization and coordinate between the caller and a Care Manager or other Care Management Teams
- Research complicated cases, i.e., eligibility, escalated cases, etc.

What you'll learn in these roles:

- Barriers to access of proper care for customers/potential patients and being part of the solution
 - Insurance can be complex, and sometimes customers or those seeking help may not know where to go, what they have access to, and these roles offer support and answers to those questions
- Customer service best practices
- Different types/levels of insurance coverage and plans
- Regulations and compliance requirements
 - HIPAA: federal law that created national standards to protect sensitive and confidential patient health/medical information
- Technical Skills
 - Using several systems/software programs at once

Skillsets to be successful

- Customer service and phone etiquette
- Empathy and patience
 - Given the nature of the roles and being within the behavioral/mental health field, it's important to have that warm, empathetic nature and patience, especially when working with people who may be in a personal crisis.
- Conflict Resolution
- Effective/active-listening skills and attention to detail
- Multi-tasking (talk-typing, using multiple computer systems simultaneously while on a call)
- Problem-solving skills

Growth opportunities

Grow on the behavioral health insurance side, move up to higher levels

- This can mean starting to manage the team and taking on a more supervisory role

Getting licensed within the field or obtaining certifications

There are many licenses and certifications within the healthcare and behavioral/mental health field that can help expand your career

- These allow you to have a deeper knowledge and understanding of complex or critical/crisis situations with patients, allowing you to provide care and guidance to them
- CBHT (Certified Behavioral Health Technician), LPC or LCPC for Counseling, LCSW for Social Work, etc.

FAQ

What kind of education or training do I need to work in these roles?

- A bachelor's degree is currently required for both the Intake and Provider roles. Due to the sensitive nature of some crisis calls within the Intake role, a major within a related healthcare field is required. This could be a degree in psychology, sociology, social work, public health, etc.
- Prior customer service, call center, retail experience, or crisis volunteer work transfers well to these roles as they are very people-facing most of your day.

Why do I need a bachelor's degree?

- The background education and skills you learn about behavioral/mental health and how/what care is provided is a key foundation often needed to step into the field. Many positions may also require a master's degree and specific licenses as you grow in the field, in order to safely provide care and guidance to patients.

FAQ (Continued)

How long does it take to learn the role?

- This depends on the company and the specific role you are in, though the standard time to get fully up to speed is around 6 months.
- In this type of role, you will always be learning new things and coming across new situations!

What are common misconceptions about the insurance industry?

- That insurance is only for those with a background in math or finance, when in fact many different skill sets are valuable in the industry.
- Believing that the client-facing side of insurance can only be sales; though there are great opportunities in sales, that is not all insurance has to offer!
- Thinking insurance is the same each day; it is anything but that! Since it is such a large industry, there are lots of learning and growth opportunities.

What to expect from here

Needing to contact us prior to your informational call with our Avenica team member?

- Please contact the person whom you spoke with in your first-round interview with us, their email address can be found in the meeting invite you received when you scheduled the interview.
 - Often this gets moved to your deleted folder once it is accepted, look there for the meeting invite if you are having trouble finding it.
 - If you can't find the invite, find the reminder text messages sent prior to your interview and text that number back, and an Avenica team member will respond.
 - Or give our main office line a call at 612.339.5332.
- Keep in mind that any job-specific questions will be answered in your informational call.