

&lt;&lt;Formal date&gt;&gt;

&lt;&lt;First and Last Name&gt;&gt;

&lt;&lt;Address 1&gt;&gt;

&lt;&lt;Address 2&gt;&gt;

&lt;&lt;City&gt;&gt;, &lt;&lt;State&gt;&gt; &lt;&lt;ZIP&gt;&gt;

**Subject:** Emergency Order to Protect Access to Behavioral Health Resources

Dear &lt;&lt;Member First Name&gt;&gt;,

As your trusted partner in health, Presbyterian Health Plan wants to inform you of an important event that affects your healthcare benefits. The New Mexico Office of Superintendent of Insurance issued an emergency order to protect access to behavioral health resources. This emergency order took effect September 19, 2023, and will remain in effect until Executive Order 2023-132 is rescinded by the governor. Below is a summary of benefits affected.

**Prior Authorization**

- We will immediately suspend any prior authorization requirement relating to admission or transfer of a member who requires detox, acute or long-term in-patient care for the treatment of a substance use disorder.
- Members must notify us of admission or transfer within three calendar days of admission to a detox, acute or long-term inpatient care for treatment of a substance use disorder.
- We will not deny payment for any care delivered to a member admitted to a detox, acute or long-term in-patient facility for treatment of a substance use disorder prior to receiving notice of the transfer, or during the first three calendar days of admission, whichever occurs first.
- Members are not required to obtain prior authorization for any out-of-network care that would not otherwise require prior authorization for in-network care.

**Cost-Sharing**

- Out-of-network behavioral health benefits will have the following in-network cost sharing:
  - Mental/Behavioral health outpatient services will be covered at the same cost as a primary care visit.
  - Mental/Behavioral health inpatient services, including facility fees, will be covered at the same cost as an inpatient physician and surgical service.
  - Mental/Behavioral health emergency care, including facility fees, will be covered at \$0 copay or coinsurance.
  - Mental/Behavioral health urgent care will be covered at the same cost as a specialist visit.

- These cost-sharing amounts equally apply to telehealth out-of-network behavioral health benefits.

### **Exclusions and Reimbursement**

- We will not cover benefits not otherwise covered under the plan.
- We will fully reimburse out-of-network behavioral health services at the usual, customary and reasonable rate or at an agreed upon rate outlined in §13.10.22.8(E) NMAC. Where such information is unavailable, we will use the Surprise Billing rate outlined in NMSA 1978, Section 59A-57A-13.
- Excluding emergency care, an out-of-network provider has the right to balance bill a patient for any amount not covered by our reimbursement payment and patient cost-sharing amount.

### **How to Submit Out-of-Network Claims**

Claims for out-of-network services must be submitted to us within one year from the date of service. Members must submit proof of payment in addition to the claim or summary of the medical services rendered. Proof of payment includes a copy of the endorsed check, credit card statement or receipt showing that the services were paid in full.

If you are relying on the out-of-network provider to furnish a claim on your behalf, you are responsible for ensuring claims have been submitted within one year from the date of service. Claim forms are available for download on our website at **[www.phs.org/ClaimsForm](http://www.phs.org/ClaimsForm)**. If you would like help with submitting the Claim Form, please contact the Presbyterian Customer Service Center by email at **[info@phs.org](mailto:info@phs.org)**. Please submit your completed claim form to:

Presbyterian Health Plan  
Attn: Claims  
P.O. Box 27489  
Albuquerque, NM 87125-7489

### **Contact Us**

For questions about these changes, please call the number on the back of your Presbyterian Health Plan ID card, or call **(505) 923-5678**.

With healthy regards,  
Your Presbyterian Health Plan

Presbyterian complies with civil rights laws and does not discriminate on the basis of protected status including but not limited to race, color, national origin, age, disability, or sexual orientation or gender expression. If you need language assistance, services are available at no cost. Call (505) 923-5420, 1-855-592-7737 (TTY: 711).

ATENCIÓN: Si usted prefiere hablar en español, están a su disposición servicios gratuitos de ayuda lingüística. Llame al (505) 923-5420, 1-855-592-7737 (TTY: 711).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíłnih (505) 923-5420, 1-855-592-7737 (TTY: 711).

For more information, visit **<https://www.phs.org/pages/nondiscrimination.aspx>**.