

Benefits of Caring

Spring 2025 newsletter



Get excited this spring! Learn about Catholic Health's benefits offerings.

Inside this spring newsletter:

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Prior Authorization Review under Anthem

Effective 1/1/2025, the Prior Authorization process has moved from Conifer to Anthem. Similar to the process with Conifer, Anthem will now review health services to determine whether they are medically necessary. This Utilization Review process with Anthem will include all review activities, whether they take place prior to the service being performed (Preauthorization), when the service is being performed (concurrent) or after the service is performed (retrospective).

The Catholic Health Medical Plan requires participants to obtain Preauthorization for certain services and treatments.

Please review the information below regarding the general process for obtaining Preauthorization under Anthem. Note that processes may differ for specific services and treatments, such as court ordered treatment and coverage for participating crisis stabilization centers.

Services requiring Preauthorization under Anthem include, but are not limited to:

- Outpatient Services
 - Pain injections (including Botox)
 - Chemotherapy and radiation
 - Infusion therapy
- Maternity
 - Inpatient admission that exceeds 48 hours for a vaginal delivery or 96 hours for a cesarean delivery
- Same-Day Surgeries (excluding diagnostic procedures)
- Behavioral Health and Substance Abuse
 - Partial Hospitalization Program (PHP)
 - Intensive Outpatient Program (IOP)
 - Residential Treatment Center (RTC)
- Hospital and Facility Admissions
- Scheduled Air Ambulance

If your physician recommends that you, or a covered dependent, undergo a procedure that requires authorization, you or your physician must contact Anthem by calling the number on your ID card. The toll-free telephone number is available at least 40 hours a week with an after-hours answering machine.

If Anthem has all information necessary to make a determination regarding a **non-urgent Preauthorization review**, they will make a determination and provide notice to you and/or your provider within 15 calendar days of receipt of the request. If they require additional information, it will be requested within 15 calendar days. You or your provider will then have 45 calendar days to submit the information.

If Anthem has all information necessary to make a determination regarding an **urgent Preauthorization review**, they will make a determination and provide notice to you and/or your provider within 72 hours of receipt of the request. If they require additional information, it will be requested within 24 hours. You or your provider will then have 48 hours to submit the information.

Even though your physician can, and often will, obtain Preauthorization for you, **the responsibility for obtaining Preauthorization for procedures and admissions is ultimately yours as the member. If you do not follow this process, you may be responsible for a penalty of 50% up to \$5,000, plus related charges***. In addition to paying a penalty, no benefits will be paid for an admission or procedure that is not medically necessary. This penalty and benefit reduction also applies to certain same-day surgery and professional services rendered during an inpatient admission.

Tips for Pre-Certifying Services

We recommend having the following information ready when calling Anthem:

- Your contact information.
- Health Plan ID card number.
- Name and address of the hospital/facility where you will be receiving care.
- Name and telephone number of the prescribing or admitting doctor.
- Reason for admission (if applicable) and type of services to be performed.

For any questions, call 1-800-496-6132 (the same number listed on the back of your Health Plan ID card), and an Anthem customer service representative will be able to assist you (hours of operation are 8 am to 5 pm Eastern, Monday to Friday).

*The financial penalty for failure to pre-certify falls upon the provider and not the patient for in-network inpatient pre-certification.

Accident Insurance: Why is it so important?

How it works

Accident Insurance is here to provide financial support for life's unexpected events. Whether it's covering costs not included in your medical plan or helping with everyday expenses, this insurance has you covered. When a covered event occurs, you receive a lump-sum payment, giving you one convenient payment when you or your family need it most. This extra cash allows you to focus on recovery without the stress of unexpected expenses.

The best part? The payment is made directly to you, regardless of any other insurance you may have. It's yours to spend however you like, whether it's for medical bills, groceries or anything else you need while recovering from an accident or injury.

Coverage details

MetLife Accident Insurance covers a wide range of events, medical services and treatments, including:

- Fractures
- Dislocations
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts or lacerations
- Eye injuries
- Coma
- Broken teeth
- Ambulance services
- Emergency care
- Surgeries (inpatient and outpatient)
- Medical testing (X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation

Health screening benefits

Discover your Health Screening Benefits (HSB): Health screenings are crucial for managing your health. With your Accident Insurance coverage from MetLife, you get an HSB for covered screenings and tests. Everyone enrolled, including you, your spouse and dependent children, can earn a \$50 credit for completing one health screening per year.

Claiming your HSB is as simple as 1-2-3:

1. Call 1-844-MET-CHLI (844-638-2454).
2. Provide a few details, including:
 - The health care provider's name, address and phone number.
 - The screening/test and the date it was completed.
 - The address where the test/screening was performed.
3. Receive your HSB payment. Checks are typically issued within a few business days once your claim has been processed. You can submit multiple claims for your spouse or dependent children, all in one call.

Next opportunity to enroll in the MetLife accident plan will be during Open Enrollment or through a Qualifying Life Event.

For more information, please visit the Catholic Health Benefit Portal at mychbenefits.org or speak with a Voluntary Benefit Specialist by calling 1-866-554-8713. MetLife Accident Benefit is underwritten by Metropolitan Life Insurance Company, New York, NY.



Join the Empire State Ride for summer fun and a good cause

The Empire State Ride returns on Saturday, June 14. Join your colleagues for a one-day bike ride to benefit clinical research and trials at Catholic Health Cancer Institutes and Roswell Park Comprehensive Cancer Center.

To sign up, visit <https://esrlongisland.com>



EMPIRE STATE RIDE
LONG ISLAND
TO END CANCER

Manage your health anywhere with Catholic Health MyChart

Schedule appointments



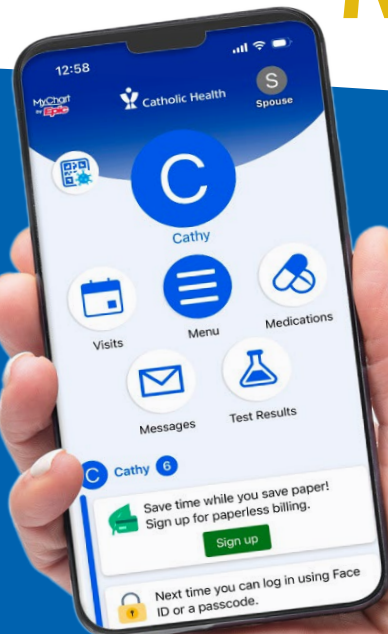
Check in virtually



Refill medications



Find a doctor



Communicate with your care team



View notes/ test results



Pay your bills

Call (631) 465-6100 for assistance
mychart.chsli.org

Book your physical therapy directly

Serving the people of our community—when and where they need it.

Evaluations with our team of expert physical therapists can now be scheduled directly at one of ten convenient Catholic Health Physical Therapy & Rehabilitation locations for patients with non-surgical, orthopedic injuries or conditions. All locations participate in most insurance plans and offer early morning and evening appointments. A physician prescription is required for those under 16 or with governmental insurance (e.g., Medicare, Medicaid, Workers Compensation, No Fault).

As a new benefit for employees and dependents (over the age of 16) enrolled in the Catholic Health Medical Plan, **you may book up to ten visits with a Physical Therapist without a prescription at these select locations!** This is convenient if you have an injury that causes chronic pain and know that physical therapy will help when you experience a flair-up but don't have time to go to your primary care physician for a prescription. If additional care is needed after the initial visits, we will assist with referring you to an appropriate provider for evaluation and/or further treatment.



Call (631) 396-8680
to schedule your
appointment now,
or scan the QR code.

We treat patients for the following conditions:

Common orthopedic conditions and diagnoses

- Arthritis
- Bursitis
- Neck/back pain
- Orthopedic surgery
- Sprains/strains
- Rotator cuff injury
- Sports injuries
- Repetitive strain
- Tendonitis

Neurological conditions and other diagnoses

- Cancer
- Multiple sclerosis
- Parkinson's disease

Catholic Health has ten convenient outpatient rehabilitation locations across Long Island

- Centereach
- Commack
- East Setauket
- Melville
- Patchogue
- Port Jefferson
- Ronkonkoma
- Smithtown
- West Babylon
- Westbury



3 Huntington Quadrangle
Suite 301S
Melville, NY 11747

NON-PROFIT ORG
US POSTAGE
PAID
HICKSVILLE, NY
PERMIT NO. 925



How to register for your Discount Program

Welcome to your Catholic Health Discount Program, powered by PerkSpot. Follow the simple steps below to set up your account, and you'll be ready to save in 25+ categories!

To get started:

- Sign up at chsli.perkspot.com
- When you're on Catholic Health's site, click "**Create Your Account**" to sign up

Scan the QR Code to begin registration

