

EXTENDING BENEFITS TO MENTAL HEALTH

Specialist PPOs fill the mental health coverage gap for a growing number of employers.

BY CATHY DONELSON
PHOTOS BY CAROLINE
BAIRD SUMMERS

Specialized preferred provider organizations (PPOs) for mental health treatment have become commonplace in the medical insurance marketplace over the past two decades.

The relatively new PPO group system of mental health coverage by insurance companies involves doctors, providers, hospitals and clinics that contract with the group to provide treatment for its insured employees.

Blue Cross and Blue Shield of Alabama have the lion's market share of the PPO health coverage in the state, but most large companies now offer preferred provider mental health coverage, including one based in Alabama.

Behavioral Health Systems (BHS), headquartered in Birmingham, specializes in the area. Started 20 years ago to develop a PPO network of physicians, hospitals and mental health centers across the Southeast, BHS has expanded nationwide with 502 client companies.

"We have some of the most prestigious companies in the state and across the nation," says Deborah Stephens, who founded BHS in 1989. She also is chairman and CEO of the growing company, with 82 employees.

BHS covers half a million people and works with 10,800 providers. "We have one of the largest specialty networks across the country," she says. BHS is the 15th largest in the country in its PPO niche.

Stephens is a former administrator of a hospital in Milwaukee, Wisconsin. "My specialty was hospi-

Deborah Stephens brought managed care to mental health care in Alabama, with the company she founded in 1989, Behavioral Health Systems.



tal rehab; getting people back to productivity," she says.

After moving to Alabama, she says she recognized that managed psychiatric care was nowhere on the horizon. "In speaking with employers, I found they had a very high cost with mental health coverage. Unfortunately, their response was to lower benefits available to them. That was not good for the employee," she says.

Through an employee assistance program (EAP), her company can develop employer programs that encourage workers to make healthy lifestyle choices and assist them in dealing with life's daily problems, as well as more severe mental health and substance abuse issues.

"Our main product line is full managed care," Stephens says. Some of BHS's other Alabama clients include Mercedes and the Drummond Co.,

as well as the State of Alabama's EAP program, which is administered by the state's Department of Risk Management.

Jerry Carpenter, state risk management attorney, says, "We are in the second year of a contract with BHS, and the program is working well. It provides counseling and referral service to state employees with problems that cause difficulties in getting their jobs done."

The state EAP covers 112 state agencies and departments and more than 22,800 workers and their family members. Alabama's program operates like most EAPs in the private sector and is designed to improve job performance by providing professional, confidential counseling, treatment and assistance with problems.

Those problems could range from mental illness to conflicts between a supervisor and employee and often include grief, marriage issues, alcohol or drug abuse and financial anxieties.

Patients' mental health plays a big part in their workplace productivity, notes Dr. C. Van Rosen, the president of the Alabama Psychological Association. He has an unusual practice in that many of his clients are accused murderers sent to him for mental evaluation for competency to stand trial.

In his private practice, Rosen sees people from all walks of life coming in with depression, problems with relationships and parenting, in addition to those who are seriously disturbed.

"There seems to be a trend these days with people struggling to keep up with their finances," he says. "It makes situations with other things worse if they're undergoing stress from finances."

However the psychologist says he, like many of his peers who offer "talk therapy" and treatment, isn't sold on the national shift to the PPO mental health coverage because it puts gatekeepers between the practitioners and the patients.

Nonetheless, the specialized system is well entrenched. According to the Washington-based Association for Behavioral Health and Wellness, their members are providing services for more than 110 million Americans. •

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