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# A guide to providing services



## Aetna Behavioral Health

Aetna Resources For Living<sup>SM</sup>  
Employee Assistance Program (EAP)

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**Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The EAP is administered by Aetna Behavioral Health, LLC, Horizon Behavioral Services, LLC, Resources For Living, LLC, Aetna Health of California Inc., and Health and Human Resources Company, Inc. (Aetna).**

# An introduction to the Aetna EAP, Aetna Resources For Living

We developed Aetna Resources For Living in response to the needs of our plan sponsors (employers) and members. Aetna Resources For Living is a comprehensive well-being approach and resource designed to empower our members to proactively take charge of their lives.

We believe Aetna Resources For Living is an important element of our benefits plan offerings because of the unique services it offers our members.

## Our philosophy

At Aetna, we believe in an integrated, holistic approach to health and well-being, where our program is part of an overall continuum of care. Aetna Resources For Living is designed to help improve productivity, increase employee satisfaction and better manage health costs.

Our program can serve as the early point of intervention for many problems and issues that can affect a member's physical and mental well-being. We partner with our members to address work and life issues before they become unmanageable.

Aetna Resources For Living offers a full suite of services to meet the personal needs of members and the business needs of the workplace. Standard program offerings include:

- 24/7 access to trained mental health professionals
- Assessment and referral services
- Face-to-face counseling sessions delivered in a variety of program session models
- Training and education services
- Management consultation
- Critical incident support
- Interactive web services
- Communication and promotion tool kit
- Reporting services
- Work/life services, including elder care, child care and legal/financial resources

## The Aetna Resources For Living structure

The Aetna Resources For Living operations unit is headquartered in Hartford, CT. We have developed a national network of EAP providers to service our business across the country. Our Aetna Resources For Living operations are modeled on the Council on Accreditation standards for EAP program accreditation. We have select vendor arrangements for services such as work/life balance, crisis management and international EAP referral.

## Why participants value Aetna Resources For Living

Aetna Resources For Living is designed to be an inviting and dynamic program with features that make it a valuable resource members will want to use. The program features easy and confidential access to both telephone and web-based services, so members can quickly find the resources they need.

We have leveraged our long-standing history as a leader and innovator of health-related programs and services to integrate Aetna Resources For Living into an overall well-being strategy. When members use our program, we assess their needs and guide them to resources that can best meet their needs. Aetna Resources For Living may be able to help them solve a small problem early on before it becomes a major concern, as well as encourage the appropriate use of behavioral health and medical benefits.

## Participant benefits

- **A supportive environment to balance work and life issues:** Aetna Resources For Living provides resources for members and their entire households to help them deal with such issues as marital difficulties, substance abuse and workplace conflicts, as well as general work/life concerns such as elder care, child care, and legal and financial concerns.
- **Easy access that saves time and effort:** Members can access the program conveniently and confidentially, 24 hours a day, 7 days a week. Whether by phone or via the Internet, they are quickly directed to the resources they need. This can help them efficiently and effectively manage issues that ordinarily would require substantial time and effort.
- **Personalized service:** One phone call to the toll-free number puts members in touch with trained professionals who can assess their needs and recommend an appropriate course of action.

# Clinical information

The primary purpose of Aetna Resources For Living is to provide confidential and timely assistance to members and all the members of their households who are experiencing personal problems that may affect job performance. Adult dependents up to age 26, regardless of where they live, are also covered, unless there are more generous state requirements. Issues may include, but are not limited to:

- Family and marital discord
- Depression and stress management
- Financial problems
- Grief and bereavement
- Substance abuse
- Gambling and other compulsive behaviors

Members and their families can receive a predetermined number of counseling sessions at no direct cost to the participant, such as a copayment or deductible. The employer determines the number of sessions.

## Call center

The Aetna Resources For Living call center has multiple locations: San Diego, CA; Denver, CO; Sandy, UT; Arlington, TX; Austin, TX; Hartford, CT; and Fairfield, CT.

Our call center is staffed with customer service professionals and EAP clinicians. This group is supported by a team of call center managers, trainers, and quality improvement and system support personnel.

We have Spanish-speaking customer service staff to assist members. In addition, Aetna has full use of Voiance translation services. We're able to accommodate over 200 languages in the Voiance repertoire.

## Aetna Resources For Living clinical staff

The role of the Aetna Resources For Living clinical staff is to function as a consultant to the caller regarding his or her presenting problem or issue.

The clinical staff are generally licensed behavioral health clinicians with three plus years of EAP and/or work/life experience. A master's degree in the social sciences is required, with certification in EAP and CEAP\* preferred. We look for dedicated individuals who are willing to get the job done — and done well — while showing discretion and sensitivity.

The Aetna Resources For Living clinical team is supported by professionals with many years of experience in the delivery of EAP services.

Aetna Resources For Living clinical staff and our Provider Relations department work constantly to maintain information on local resources. This includes 12-step meetings, support groups, community services provided through hospital systems and local health providers. We are in contact with our EAP provider network as well, and we work with them to identify the best of what is being created in the community.

Aetna Resources For Living offers a variety of programs to our plan sponsors (employers), geared toward meeting the unique needs of the corporate culture and employee population.

## Call center access and hours of operation

Members receive a toll-free number to access the Aetna Resources For Living call center, which is staffed 24 hours a day, 365 days a year by Aetna's customer service professionals and clinical staff. Aetna does not use an answering service.

## Referral process

The Aetna Resources For Living member intake process is part of our proprietary service delivery model. The process includes use of evidence-based, clinically tested intake tools to measure the member's level of distress and refer him or her to the most appropriate service. We also collect the caller's geographic requirements and preferences and verify the level of benefits available through his or her plan.

\*The Certified Employee Assistance Professional (CEAP) credential was created in 1986 to identify those individuals who have met established standards for competent, client-centered practice and who adhere to a professional code of conduct designed to ensure the highest standards in the delivery of employee assistance services. The CEAP credential is now recognized by employers, human resources professionals, accrediting agencies and employees as the standard in employee assistance. The Employee Assistance Certification Commission administers the CEAP recertification process.

When face-to-face services are appropriate, the Aetna Resources For Living staff will arrange referrals. The staff searches Aetna's extensive database for suitable providers based on the member's service request and presentation. Aetna Resources For Living staff offers several appropriate providers to the member.

After choosing a provider and prior to the member's first appointment, he or she must obtain EAP authorization. This authorization is sent directly to you. If you have not received the authorization from Aetna, please contact us.

In some cases, according to plan sponsor specifications, a member will be offered the option to have us facilitate making the appointment with the provider. Or if callers prefer, they may make that outreach/appointment on their own.

In addition to face-to-face counseling, EAP telephone counseling is an option when clinically appropriate and a good choice for your client. You determine if counseling by phone is clinically appropriate when you discuss this option with your client.

### **Follow-up**

Aetna Resources For Living offers to follow up with members to ensure their needs have been met and to determine their satisfaction with services. Callers with emergent needs will receive a follow-up call within 24 hours. All crisis calls are followed up by telephone the following day to ensure adequate treatment. Callers with urgent needs will receive a follow-up call within 48 hours. Finally, when the call is for a performance-based referral or management request, follow-up with the provider will be done at specified intervals, depending upon industry need.

Network providers who require additional assistance for members using the program can call us for referrals, resources or follow-up services.

### **Our approach**

Aetna Resources For Living provides a holistic assessment that looks across multiple areas of an individual's or household's functioning. This assessment identifies needs and opportunities and, in partnership with the member(s), leads to development of a plan to achieve goals.

When short-term, solution-focused intervention is a component of this benefits plan, the Aetna EAP network provider pursues this work directly with the member. The Aetna EAP network provider takes on the role of case manager when helping the member address needs and opportunities beyond the scope of short-term, solution-focused therapeutic

interventions. For these elements of the plan, the Aetna EAP network provider is expected to assist in identifying resources and linking the client.

The Aetna Resources For Living call center can assist in this process. Often members will have a suite of services available to them through their EAP benefits, such as legal, financial and/or work/life services. They may also have access to specialized behavioral health, wellness, disease management and other programs as a part of their behavioral health and medical benefits. The Aetna Resources For Living call center will identify and link members to some of these additional benefits programs and community resources.

### **Threat of harm**

Callers who pose an imminent threat to themselves or others are handled as emergent callers, and interventions are made accordingly. Emphasis is placed on ensuring the safety of the caller and others. Aetna Resources For Living will provide immediate access to services including, but not limited to, keeping the caller on the line while police or other emergency personnel are called. If that notification is appropriate, Aetna follows all federal, state and professional regulations.

In your role as an Aetna EAP network provider, if you identify member issues that in your professional, clinical judgment represent a threat of harm to the individual member or others (including those in the workplace), we expect that you will follow all applicable state laws and regulations, as well as professional guidelines related to threats of harm, including notification requirements.

### **Coordination of care**

Coordination of care between the Aetna EAP network provider and treating physicians, including primary care physicians and/or behavioral health specialists, may be critical to ensuring the quality of the health services the member receives. Relevant member information will be sent or shared with appropriate health care professionals with proper authorization within a reasonable time frame. Providers will weigh the clinical urgency of sharing vital patient information with other professionals when deciding how soon to forward the information.

Aetna Resources For Living does not provide inpatient treatment. Members requiring inpatient treatment are serviced through their behavioral health benefits plan. Therefore, members requiring long-term behavioral health case management are best managed through the medical/behavioral health benefits plan.

## Access standards

As outlined in your Aetna EAP Provider Agreement (contract), Aetna Resources For Living's standards for access to provider appointments are:

- Five business days for routine requests
- Within 24 hours for urgent situations
- Same day for emergencies (or where medical or law enforcement intervention is required)

In addition, we expect the in-office waiting times not to exceed 15 minutes past the scheduled appointment time.

Aetna recognizes that network providers have varied appointment availability, particularly with after-hours care. Since many of our members are actively employed, evening and weekend appointment availability is important. We strongly encourage providers to offer a variety of appointment options.

## Performance-based referrals for job-related substance abuse issues

When assessing on-the-job substance abuse issues, Aetna Resources For Living considers the corporate culture, worksite and work group dynamics, in addition to the nature and circumstances of the event itself, before designing a solution.

If a referral to an Aetna EAP network provider is appropriate, the Aetna Resources For Living clinician contacts the provider to make a first appointment and brief the provider on the particulars of the case and our follow-up expectations. If an employee requires treatment because of a corporate policy violation, the Aetna Resources For Living clinician reviews the employer's protocols for corporate policy violation, for example, a positive drug screening or an attendance problem.

Typically, the employee's supervisor would contact the Aetna Resources For Living call center to initiate the mandatory referral process. Aetna Resources For Living will then track the case from initial contact by the employee, through assessment and evaluation, to referral and provision of clinical services by a network provider, to monitoring of compliance with recommended interventions and case closure.

All appropriate information release forms must be completed at the initiation of the referral process. If the appropriate release of information is obtained, the Aetna EAP provider assigned to the case would maintain contact with the supervisor, human resources, medical or other company designee, or the state regulatory body involved (for example, the Department of Transportation), as determined by the unique case needs. In the event of a mandatory referral to the EAP, and with the proper release of information forms signed, Aetna Resources For Living will confirm compliance (or lack of compliance) with the recommended treatment.

## Additional services available to participants

Aetna Resources For Living offers eligible members resources and information to help balance work, family and personal issues. During the course of treatment, Aetna EAP network providers may contact Aetna Resources For Living if the member (if eligible) would benefit from services such as:

- Child and adult care resource and referral
- Legal and financial consultations and referral
- Everyday and personal referrals, such as basic needs, college planning, pet care and more
- Access to information on numerous work and life issues

Our specialists will provide a comprehensive consultation with the member to assess his or her needs and determine the appropriate services that may meet the needs. After the initial call, research will begin immediately, and specific resources will be identified to meet the member's needs — including cost, location and any other special requirement. Research includes calling each potential service provider and confirming the availability of services, saving the member a great deal of effort and time.

Following each request and assessment, the member receives several customized referrals and informational materials to help him or her make a decision about which service to choose. Our specialists follow up to ensure that the information and referrals met the member's needs and will perform additional research if needed.

# Program quality assurance and improvement

## Quality standards

Aetna Resources For Living has developed quality standards that ensure an optimal process for a successful EAP. We continually track numerous quality indicators and any deviations from accepted standards across all our call centers. By instituting a program of continuous quality improvement, we consistently evaluate and adapt our processes to provide world-class service delivery.

## Confidentiality

Confidentiality is a critical predictor of EAP success. All provider contracts require that providers agree to comply with Aetna's confidentiality policy. We have woven confidentiality into all aspects of the Aetna Resources For Living EAP. Some additional examples include:

- Careful selection of the exact physical location of the Aetna Resources For Living staff to eliminate others overhearing information.
- Separation of the Aetna Resources For Living documentation system from other Aetna documentation systems so that persons outside of Aetna Resources For Living cannot access any EAP data.
- The production of reports only at the plan sponsor level, with no information produced at the employee level.
- Extensive training for all Aetna Resources For Living staff on confidentiality. Aetna Resources For Living staff have access to member information limited to their need to know in order to perform their job.

While quality services delivered by Aetna EAP network providers are the cornerstone of a successful EAP program, it is crucial that complete confidentiality is maintained at all times. As such, Aetna Resources For Living oversees provider services in a number of ways. We have already-established standard documentation guidelines for behavioral health records that also apply to EAP records.

These guidelines for providers allow Aetna-employed staff to request a sample of your records and audit them against our standards. We will give direct feedback to the Aetna EAP network provider where opportunities for improvement can be addressed. In addition, we will track and use results, complaints, compliments or other comments regarding Aetna EAP network providers at the time of recredentialing. Of course, serious concerns will be addressed immediately.

## Participant grievances

While Aetna anticipates the service provided to members to be such that the number of complaints and grievances should be very low, member feedback provides valuable information about how we can improve our services. Aetna Resources For Living complies with the rigorous standards of the Aetna complaint and appeal policy, which was developed to:

- Identify and manage member complaints and appeals to resolution
- Collect data for reporting and evaluating member satisfaction
- Implement action plans to improve member satisfaction
- Meet requirements for legal, regulatory and accreditation standards

This policy offers members a means to improve access to quality services and improve customer satisfaction by providing a consistent, organized and timely system to address and resolve their concerns. We provide a mechanism for members, directly or through an authorized representative on their behalf, to express and resolve concerns and disagreements regarding services, benefits, participating providers and administrative contract policies.

The process for registering receipt of and responding to verbal and written complaints and appeals includes the following:

- Documentation of the substance of the complaint or appeal, and the action taken
- Full investigation of the substance of the complaint or appeal, including any aspect of service or quality of care involved
- Notice to the member of the disposition of the complaint or appeal and the right to further levels of appeal, as appropriate
- Standards for timeliness

When a member (or authorized representative on behalf of the member) initiates contact that includes a verbal or written expression of dissatisfaction/concern, it will be considered a complaint in the following circumstances:

- The member expresses dissatisfaction with the direct provision or quality of care by an EAP provider.
- The participant expresses dissatisfaction with the quality of administrative services provided by Aetna Resources For Living.

When the complaint is resolved by the Aetna Resources For Living staff, the substance of the complaint; the investigation, including any aspects of services involved (for example, the member's concerns regarding the responsiveness or quality of the services provided); and resolution are documented in the Aetna Resources For Living system. If the complaint is not resolved to the member's satisfaction by the Aetna Resources For Living staff using their own resources, Aetna will triage the concern to Aetna Resources For Living management for further review.

Member complaints are investigated and resolved with notice of the disposition of the complaint to the participant within 30 calendar days of receipt of the complaint. The member is advised of his or her right to pursue further resolution of the complaint as appropriate.



# Provider relations

Our goal is to create a collaborative relationship with you and all of our participating providers. We are committed to assisting you in understanding the policies and procedures to follow in providing high-quality services to our Aetna Resources For Living members. The Aetna Resources For Living staff is available to assist you with authorization procedures, claims payment and other important processes, as outlined in the provider agreement/contract. From time to time, we may amend these policies or implement new policies and procedures. In such instances, we will give you a minimum of 30 days' notice regarding any new requirements.

## Provider credentialing and recredentialing

Our Aetna Resources For Living provider network is made up of licensed professionals in the fields of psychology, psychiatric nursing, clinical social work, marriage and family counseling, and chemical dependency. These licensed clinicians may also be certified through the Employee Assistance Professionals Association or the Substance Abuse Program Administrators Association, as well as other behavioral health certifications. We encourage our Aetna Resources For Living providers to seek CEAP credentialing whenever possible. Credentialing providers with a wide array of specialties ensures we are able to meet the diverse needs of the members and companies we serve.

Once a provider joins the Aetna Resources For Living provider network, he or she is required to be recredentialed every three years, except where state law or regulations mandate recredentialing more frequently. Credentialing information must be current and not older than 180 days at the time of the credentialing/peer review decision.

The required file documentation includes:

- Application, including information on licensure and certification
- Attestation
- Committee decision regarding results of file review
- Committee decision date
- Primary verification evidence (in the United States only)
- Malpractice history
- Information regarding loss, sanction, limitation of licensure, Drug Enforcement Administration certification, participation in a Medicare or Medicaid provider network or U.S. Office of Personnel Management programs
- History of medical conditions or substance abuse
- Results of office assessments and any re-reviews (where applicable)
- Results of quality improvement activities (as applicable) or other performance monitoring
- Member complaints

## Nondiscrimination

In no instance would Aetna limit or deny participation to any provider due to reasons of age, race, gender, color, religion, national origin, ancestry, disability, marital status, sexual orientation or any characteristic protected under state, federal or local law. In addition, no provider would be terminated due to advocating on the member's behalf.

## Notice of status changes

You are required to notify Aetna Resources For Living within 14 days, either by telephone or in writing, of any changes related to the following:

- Change in professional liability insurance
- Change of practice location, billing location, telephone number or fax
- Status change of professional licensure, such as suspension, restriction, revocation, probation, termination, reprimand, inactive status or any other adverse situation
- Change in tax identification number used for claims filing
- Malpractice event
- Change in availability of office hours or after-hours coverage or an extended vacation

## Mail correspondence regarding changes to:

Aetna Behavioral Health  
1425 Union Meeting Road  
PO Box 5  
Blue Bell, PA 19422

## Or fax to:

Attn: Aetna EAP Provider Relations  
at **860-907-4337**

## Direct your questions to:

Aetna EAP Provider Relations  
telephone line at **1-888-632-3862**  
(between 8 a.m. and 5 p.m. ET)

## Aetna Resources For Living online

This manual and all Aetna Resources For Living forms are posted on our public website at [www.aetna.com](http://www.aetna.com).

To view this manual, under the “Health Care Professionals” section, choose “Education & Manuals” from the top menu, then “**Provider Manuals.**”

We’ve also posted these Aetna Resources For Living forms under the “Health Care Professionals” section. Choose “**Health Care Professional Forms**” from the top menu, then select the EAP forms row.

- Dispute Resolution Request form
- Dispute Resolution Request form — California
- Statement of Understanding

## EAP provider satisfaction survey

Periodically, we will conduct a provider satisfaction survey to help us better understand the provider experience when interfacing with our customer service, clinical, claims and provider relations staff. We will contact you by mail to ask a few questions about Aetna Resources For Living and its administrative and clinical aspects, giving you the opportunity to provide us with important feedback about the program.

## Aetna Resources For Living plan designs

Aetna Resources For Living provides support and resources to members and their families in dealing with diverse issues. These include substance abuse, workplace conflict and marital distress, as well as other work/life issues such as elder care, child care, and legal and financial concerns.

### Typical plan designs include:

- Telephone assessment and referral
- Three-, five-, six- and eight-session models for short-term intervention

# Reimbursement

## What you will receive

Prior to the member's first visit, you will receive a member-specific authorization/billing form that is populated with this information:

- Member's name
- Member's date of birth
- Authorization number
- Number of EAP sessions available
- Effective date range of the authorization

## What you need to submit

Aetna Resources For Living is committed to providing prompt payment to our providers for EAP services rendered. We strive to process 100 percent of all claims within 30 days of receipt. To process your claim promptly, it is imperative that you complete the billing form in its **entirety** upon completion of EAP services.

Please submit your completed billing form to the address or fax number located at the bottom of the form. It must be submitted within **90 days from the last date of service**. If claims are submitted after the timely filing limit, they will be denied for payment.

## What you need to know

- Reimbursement is based upon your EAP contractual rate.
- Reimbursement is for one session per day (45 – 60 minutes).
- Aetna does not reimburse “no show” sessions. “No show” sessions can only be billed to the member if the member signed an agreement to allow you to do so.
- Do not bill the member for EAP services rendered under any circumstances.
- Authorizations are not transferable to another provider or member.

Note: To receive reimbursement for telephone counseling, just place a “Y” in the telephonic section of the authorization/billing form.

Please direct your billing questions to **1-800-872-7322** or **1-800-890-1921** (CA providers only).

## Appeal process

If you believe your claim was denied in error, please send your request for appeal, along with the supporting information that shows the claim was submitted on time, to the address on your remittance statement. We must receive appeals in a timely manner in order to review them for reconsideration. Refer to the disclosure statement at the bottom of your remittance statement for timely filing guidelines.

## In conclusion

Thank you for becoming part of the Aetna Resources For Living network. Because of the skills and experience you and our other providers offer, Aetna Resources For Living members can receive meaningful support services that can help make a difference in their lives. Your inclusion in the Aetna Resources For Living network gives members access to the assistance they need to better deal with behavioral health and/or workplace issues.

All calls are confidential, except as required by law (i.e., when a person's emotional condition is a threat to himself/herself or others, or there is suspected child, spousal or elder abuse, or abuse to people with disabilities).

[www.aetna.com](http://www.aetna.com)

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