

Enjoy retirement to the fullest

A guide to mental health benefits
and resources for AlaskaCare retirees





We're here for you!



Dear AlaskaCare retiree,

The State of Alaska Retiree Health Plan, commonly known as AlaskaCare, is offering so many easy-to-access options for support, care and treatment of your mental wellbeing. These include:

- 24-hour helplines, 365 days a year
- One-on-one, family, group and community counseling
- Special programs for complex conditions like addiction
- Countless resources to ease everyday stress

This guide provides an overview of these and other options and resources available to AlaskaCare retirees and their families.

Wherever you live, you are never alone. Your AlaskaCare team is always just a phone call away—and ready to help!

NOTE: When you turn 65, your AlaskaCare retiree plan becomes supplemental to Medicare. To avoid out-of-pocket expenses, make sure your providers participate in Medicare. Learn how to find Medicare-participating providers on [page 11](#).

YOU ASK, WE ANSWER

When should I call about a mental health condition or issue?

Don't wait to reach out, especially if you are having a mental health crisis. The sooner you do, the sooner you will get the support you need to feel better. AlaskaCare members can call this number at any time of the day or night, 365 days a year for help.

FOR 24/7/365 CRISIS SUPPORT

Behavioral Health 24/7 Support
(800) 424-4047 (TTY: 711)
(855) 784-8646 (TTY: 711), option 2



AlaskaCare Overview

Mental health care is health care. That's why, under your AlaskaCare medical plan, you have coverage to care for your whole self, including your mental wellbeing. Here's a quick look at some key points.

A GROWING NETWORK

AlaskaCare members have access to a robust nationwide network, with more than 375,000 mental health providers, many of whom are licensed to provide care in Alaska through video or phone visits. What's more, the number of Alaska-based providers in this network increased by 39% between June 2022 and July 2023—and it is still growing. Learn how to find providers on [page 10–11](#).

EXTENSIVE COVERAGE

Your plan covers services such as mental health screenings and visits with a mental health professional—whether in person, by phone or on a video call. Your coverage also includes visits to facilities such as hospitals and clinics for the treatment of a mental health condition. Your prescription plan covers medicines for mental health conditions just as it does for physical ones.

OUT-OF-POCKET COSTS

Sometimes you will need to pay part of the cost of a visit, treatment or medicine.

PRIOR APPROVALS

For some types of care, you will need a preapproval (called a precertification) before you are treated. If you are under age 65, you'll need approval from Aetna®, the claims administrator for AlaskaCare. If you're over 65, you'll need approval from Medicare. For example, an overnight stay in a hospital or facility often requires a precertification. If you don't get precertified before getting admitted, you may need to pay more out of pocket for the care. However, emergency care, including for a mental health crisis, does not require precertification.

For detailed coverage information, please refer to your AlaskaCare Retiree Insurance Information Booklet, available at AlaskaCare.gov.

Know When to Apply for Medicare

The AlaskaCare retiree plan becomes supplemental to Medicare when members turn 65. This means AlaskaCare will begin processing a member's health claims as if they have Medicare Part A and B on the first day of the month when they turn 65.

To be sure you're ready—and avoid penalties or unexpected out-of-pocket expenses—schedule an appointment with Social Security to apply for Medicare Part A and B sometime in the three months before your 65th birthday.

QUESTIONS?

State of Alaska's Social Security Administration page
DRB.Alaska.gov/Employer/SSA.html

State of Alaska's Medicare Information Office
Health.Alaska.gov/DSDS/Pages/Medicare

(800) 478-6065

TTY: 800-770-8973

(907) 269-3680 (in Anchorage)
Email: hss.medicare@alaska.gov

NOTE: The Medicare Information Office offers one-on-one Medicare Counseling and Medicare Seminar events by webinar.

You Ask, We Answer

What is therapy?

Counseling and psychotherapy are two of the main ways to treat mental health issues. They involve talking with a mental health provider about your thoughts, feelings and actions. Everything you say is confidential, and no one will know you're in therapy unless you tell them.

Why is talking to a therapist different from talking to a friend?

Therapists have special training and an objective point of view. This means they are better able to help you figure out what's at the root of your issues and find a new way forward.

What types of therapy does my AlaskaCare plan cover?

Your AlaskaCare plan covers a variety of types of therapy, including in-person, video and phone visits, as well as one-on-one, family and group sessions.

Why do some people take medicine for mental health issues?

Certain medicines can help ease symptoms of conditions like anxiety, depression and substance use disorders. The coverage for these medicines works the same as it does for conditions like diabetes and high blood pressure. You can call OptumRx Member Services at **(855) 409-6999** with any pharmacy benefits question.

What can I do if I just want better mental wellbeing?

For helpful tools and resources, log in to your member website on **Aetna.com**. Then choose the "Member Health Support & Services" link. It will take you to a page where you can find support and care by topic.

Whatever you decide to do, the sooner you begin, the sooner you can feel better. Don't wait another day to put your coverage to good use.

SPOTLIGHT ON Aetna Concierge

When you're retired, you may have more time to take care of yourself, but that doesn't always mean you know where to begin. If you're a retiree under age 65, an Aetna Concierge can help you figure out your next steps and find resources that will meet your unique needs.

Think of an Aetna Concierge as your personal health assistant. They can help you:

- ✓ Locate providers for office and virtual visits
- ✓ Understand your benefits
- ✓ Get cost estimates before an appointment
- ✓ Compare inpatient and outpatient care and costs
- ✓ Plan for upcoming treatments and visits

To talk to an Aetna Concierge, call **(855) 784-8646**.

Taking Care of You

Being able to take care of your everyday needs can have a big impact on your mental and physical health. Some activities of daily living (ADLs) include being able to eat a meal, take a bath, and get dressed without help. Your AlaskaCare plan covers habilitative therapy, which includes services that can help people keep, learn or improve these and other everyday skills. To be covered, habilitative services—including occupational, physical and speech therapy—must be ordered by your doctor and provided by a licensed professional, hospital, facility or home health care agency.

To learn more or get connected to care, call an Aetna Concierge at **(855) 784-8646**.



Benefit Highlights



Behavioral Health Condition Management

Everyone gets sad or stressed at times. But when these feelings affect how you think, feel, sleep and go about your day, it might be time to ask for help. The good news: All AlaskaCare medical plan options include Behavioral Health Condition Management to help members navigate the challenges of an ongoing serious mental health concern. In this confidential program, your care team will work with you to:

- Connect you with the right support at the right time, including inpatient and outpatient care
- Make it easier to understand and use your coverage
- Help connect you with additional resources for both immediate and ongoing support

To get started, call Behavioral Health Condition Management services at **(800) 424-4660 (TTY: 711), option 2.**

Treatment of Substance Use Disorders

A substance use disorder can happen to anyone at any age. This condition is diagnosed when a person regularly uses a medicine or other substance, such as alcohol, in a way that is harmful to the body. The sooner treatment begins, the better it can be for that person’s health, relationships and lifespan. Your AlaskaCare plan covers treatment of these disorders at the normal plan benefits rate, after you meet your deductible. You may need a precertification for certain types of treatment.

To learn more—or to get help managing the emotions of living with someone who has a substance use disorder—call an Aetna Concierge at **(855) 784-8646.**

ALASKACARE

Your Ticket to Digital Tools

As an AlaskaCare member, you have easy ways to access important information from your favorite digital device. The Aetna® member website and Aetna HealthSM app offer tools and resources to help you:



Find plan details



View claims



See cost breakdowns



Track progress toward a deductible or maximum



Find quality in-network providers



Get personalized reminders to help boost wellbeing

Get Connected in Minutes

To visit your Aetna member website: Go to **Aetna.com**.

Create an account and log in. (See page **10–11** for detailed instructions.)

To access the Aetna Health app: Text **“GETAPP”** to **90156**.

You’ll receive a link to download the app so you can create an account. (Message and data rates may apply.*) You can also download it from the Apple® App Store® or Google Play™.

* Terms and conditions: Privacy policy: **Aetna.com/legal-notices/privacy.html**. By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app.

Ready to find a provider?

RETIREES UNDER AGE 65

You can use the provider search tool on your Aetna member website to find in-network providers by name, specialty, language, location, virtual or in-office visits, and more.

Follow these instructions for using this helpful online tool.

Need help?

Feel free to call your Aetna Concierge at **(855) 784-8646 (TTY: 711), option 2**. Behavioral health customer service specialists can help you find an AlaskaCare medical plan provider that meets your needs.

1. Log in to your Aetna.com member website.

- a. Go to **Aetna.com**.
- b. Choose **Login**. This will take you to the “Select your role to login” page.
- c. Next, select **Member**. This will open the “Member Login” page.

NOTE: If this is your first time logging in to your member portal, select **Register** and follow the instructions to create an account.

- d. On the Member Login page, select **Login** and enter your username and password.

2. Go to the secure mental health member website.

- a. Once logged in, scroll down to the “Member Resources” section on the right side of the screen.
- b. Select **Mental Health Support & Services**. This will take you to the secure mental health member website.

3. Enter basic information to narrow your search.

- a. Under “Find Care & Pricing,” click in the search bar with the magnifying glass.
- b. In this search bar, enter keywords related to the issue you need help with, such as “depression” or “stress.”
- c. In the second search bar (“For”), select the applicable family member.
- d. The third search bar (“Near”) defaults to your home address. If you need care away from home, enter the city, state and/or zip code where you want to seek care.

4. Choose between in-person or virtual care (or both).

- a. See options A and B on page 11.

RETIREES UNDER AGE 65

Look for a provider in your community (for in person or virtual care or both) or find other options for virtual care.



How to search for in-network providers in your community

This allows you to find in-network providers in your community, whether they offer in-person or virtual visits, or both. You can also expand your search to find all-virtual providers who are licensed in Alaska, no matter where they are located.

- a. Under “What can we help you find?” you will see a section called Providers. Click on **Mental Health Providers**.
- b. Use the dropdown menus to narrow your search. For example, you can select to view in-person, virtual or both types of visits.
- c. To learn more about a provider, click on **View Details** under their information. You can learn their location, get cost estimates and more.
- d. You can also click **Reset** and change some of your choices (like expanding your distance or adding virtual care). This may give you additional options.



How to search for additional virtual-only in-network providers

The AlaskaCare medical plans partner with specialty provider groups who offer care for general issues as well as specific concerns, such as substance use and suicide prevention. All providers are in network and licensed in Alaska.

- a. Click on the **Mental Health Virtual Care** ribbon above the list of providers. You will see a menu of virtual care provider groups that shows the logo, provider name, specialties and ages treated.
- b. Click on any provider group. If you'd like to learn more, click on **Plan a Visit** to go to the provider's website and learn about their programs.
- c. When you want to schedule an appointment, follow the instructions given by the provider.

RETIREES AGE 65 OR OVER

Two ways to find a Medicare provider



Go to **Medicare.gov/Care-Compare** to find and compare Medicare-approved doctors, hospitals, nursing homes and other providers near you.



Visit **Health.Alaska.gov/DSDS** to find Medicare provider information.

Help is just a phone call away.



AlaskaCare prioritizes your whole health, including your mental health. Don't hesitate to reach out when you need help with a mental health condition, everyday stress or anything in between.

24/7/365 CRISIS SUPPORT FROM ALASKACARE

Call either of these numbers to talk to a trusted mental health care provider right away.

Behavioral Health 24/7 Support

(800) 424-4047 (TTY: 711)

(855) 784-8646 (TTY: 711), option 2

24/7/365 CRISIS SUPPORT FOR EVERYONE

These helplines are available to anyone. Feel free to share them with friends and loved ones.

National Suicide and Crisis Lifeline

988

National Crisis Text Line

Text **"HOME"** to **741741**.

State Careline Alaska Crisis Services
and Suicide Prevention Hotline

(877) 266-4357

FOR NON-URGENT MENTAL HEALTH SUPPORT FROM ALASKACARE

The staff at these phone numbers can find personalized options for you and connect you to care.

Behavioral Health Customer Service

(800) 424-4047 (TTY: 711)

Aetna Concierge

(855) 784-8646 (TTY: 711), option 2

The information in this brochure is not intended to replace the Alaska Statutes, the Alaska Administrative Code, or the plan documents. Language contained in Alaska Statutes, the Alaska Administrative Code, and the plan documents governs the plans.

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