



## Amendment to Your Medical Coverage

*Please read the following Amendment to your Health Net Evidence of Coverage (“EOC”) carefully. It contains changes to your health care coverage.*

**THIS AMENDMENT is part of the EOC.** Unless otherwise indicated herein, all terms initially capitalized herein shall have the same meaning attributed to such terms in the *EOC* and references to applicable sections of the *EOC*. Please attach this Amendment to your *EOC*. This Amendment, combined with your *EOC*, explain the details of your health care coverage. If you have questions about this Amendment, please contact the Health Net Customer Contact Center at the telephone number on Your Health Net ID card.

Effective January 1, 2021, coverage language for mental health and substance use disorder (MH/SUD) treatment has been revised to comply with California Senate Bill 855, which passed into law on September 25, 2020.

**The provisions below supersede and replace the noted provisions in your EOC.** All other terms and conditions shown in your *EOC* will continue to apply.

### Changes to Coverage Terms Effective *January 1, 2021*

1. **The “Mental Disorders and Chemical Dependency Benefits” portion of the “Schedule of Benefits and Copayments” of your *Evidence of Coverage* has been renamed “Mental Health and Substance Use Disorder Benefits.”**
2. **The “Mental Disorders and Chemical Dependency” subsection in the “Covered Services and Supplies” section of your *Evidence of Coverage* has been renamed “Mental Health and Substance Use Disorders.”**
3. **The “Definitions” section of your *Evidence of Coverage* is revised as follows:**
  - a. *The definitions of “Chemical Dependency” and “Mental Disorders” have been removed and replaced in their entirety with a new definition for “Mental Health and Substance Use Disorders” and will read as follows. All references to “Chemical Dependency” and “Mental Disorders” have been changed to reflect the new term throughout the Evidence of Coverage. In addition, the definitions of “Serious Emotional Disturbances of a Child” and “Severe Mental Illness” have been deleted in their entirety and references of these terms have been deleted throughout the Evidence of Coverage.*

**Mental Health and Substance Use Disorders** means a mental health condition or substance use disorder that falls under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases or that is listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders. Changes in terminology, organization, or classification of mental health and substance use disorders in future versions of the American Psychiatric Association’s Diagnostic and Statistical Manual of Mental Disorders or the World Health Organization’s International Statistical Classification of Diseases and Related Health Problems shall not affect the conditions covered by this definition as long as a condition is commonly understood to be a mental health or substance use disorder by health care providers practicing in relevant clinical specialties.

- b. *The definition for “Medically Necessary (or Medical Necessity)” has been replaced in its entirety as shown below:*

**Medically Necessary (or Medical Necessity)**

For services other than Mental Health or Substance Use Disorders: Medically Necessary (or Medical Necessity) means Health Care Services that a Physician, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:

1. In accordance with generally accepted standards of medical practice;
2. Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient’s illness, injury or disease; and
3. Not primarily for the convenience of the patient, Physician, or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient’s illness, injury or disease.

For these purposes, "generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, Physician Specialty Society recommendations, the views of Physicians practicing in relevant clinical areas and any other relevant factors.

[With regard to [Chiropractic][Acupuncture] Services, "Medically Necessary" services are [Chiropractic][Acupuncture] Services which are necessary, appropriate, safe, effective and rendered in accordance with professionally recognized, valid, evidence-based standards of practice.]

For Treatment of Mental Health or Substance Use Disorders: Medically Necessary (or Medical Necessity) means a service or product addressing the specific needs of that patient, for the purpose of preventing, diagnosing, or treating an illness, injury, condition, or its symptoms, including minimizing the progression of that illness, injury, condition, or its symptoms, in a manner that is all of the following:

- In accordance with the generally accepted standards of Mental Health and Substance Use Disorder care.
- Clinically appropriate in terms of type, frequency, extent, site, and duration.
- Not primarily for the economic benefit of the health care service plan and subscribers or for the convenience of the patient, treating physician, or other health care provider.

For these purposes:

- “Generally accepted standards of Mental Health and Substance Use Disorder care” means standards of care and clinical practice that are generally recognized by health care providers practicing in relevant clinical specialties such as psychiatry, psychology, clinical sociology, addiction medicine and counseling, and behavioral health treatment. Valid, evidence-based sources establishing generally accepted standards of Mental Health and Substance Use Disorder care include peer-reviewed scientific studies and medical literature, clinical practice guidelines and recommendations of nonprofit health care provider professional associations, specialty societies and federal government agencies, and drug labeling approved by the United States Food and Drug Administration.
- “Health care provider” means any of the following:
  - o A person who is licensed under Division 2 (commencing with Section 500) of the Business and Professions Code.

- o An associate marriage and family therapist or marriage and family therapist trainee functioning pursuant to Section 4980.43.3 of the Business and Professions Code.
- o A qualified autism service provider or qualified autism service professional certified by a national entity pursuant to Section 10144.51 of the Insurance Code and Section 1374.73.
- o An associate clinical social worker functioning pursuant to Section 4996.23.2 of the Business and Professions Code.
- o An associate professional clinical counselor or professional clinical counselor trainee functioning pursuant to Section 4999.46.3 of the Business and Professions Code.
- o A registered psychologist, as described in Section 2909.5 of the Business and Professions Code.
- o A registered psychological assistant, as described in Section 2913 of the Business and Professions Code.
- o A psychology trainee or person supervised as set forth in Section 2910 or 2911 of, or subdivision (d) of Section 2914 of, the Business and Professions Code.

***HEALTH NET OF CALIFORNIA***