

Michigan State University Counseling & Mental Health Services Fund (Instructional Video Transcript)

INTRODUCTION

Welcome to the Michigan State University Counseling & Mental Health Services Fund website, managed by JND Legal Administration. The Fund was established to provide long-term support to survivors of abuse by former doctor Larry Nassar.

This video will walk you through the steps and necessary materials to file for reimbursement of eligible out-of-pocket expenses for mental health treatment, according to the provisions set forth by Michigan State University.

If you would prefer to read the information in this video, rather than listen to it, a transcript will be located on the MSU Healing Fund website. Alternatively, much of this information can be found on the FAQ section of the website.

WHO IS ELIGIBLE?

If you received treatment from former doctor Larry Nassar at a MSU health clinic or as a MSU student-athlete, or if you are the legal guardian or spouse of someone who received treatment during or after the time that the survivor was a patient, you are eligible to receive money from the Fund for eligible expenses.

Information on what services are covered by the Fund is available on the MSU Healing Fund website by clicking on the “Eligible Services Information” tab. All services must be received from a defined group of licensed mental health providers in order to qualify, including medical procedures for related physical injuries (as approved by a mental health provider in writing). Information on the types of providers that are approved for reimbursement of eligible out-of-pocket expenses is also available on the website on the “Eligible Services Information” tab.

The Fund is intended to be the payor of last resort: this means that reimbursement is limited to out-of-pocket expenses (like deductibles, co-pays or co-insurance) and that all available insurance coverage must be exhausted before you qualify for reimbursement.

You have 3 years from the date of service/treatment to submit a bill to the Fund for reimbursement. Reimbursement requests after 3 years from the date of service will be considered if good cause is provided.

HOW DO I FILE?

We’re now going to go through the steps of how to file a reimbursement request. The reimbursement form can be found on the MSU Healing Fund website by clicking on the “Reimbursement Form” tab. I’ll be filing a test claim so you can follow along.

First, you are required to input your personal information. This information is required in order to proceed. You also need to indicate whether you are the patient/survivor or the legal guardian or spouse of the patient during or after the time that they received treatment.

Please note that if you are a family member filing for expenses of your own treatment, you will need to provide the survivor’s name for verification purposes.

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Next, you will need to indicate whether or not you have health insurance. If you have insurance, you are required to provide the policy holder name and group number, insurance company, and state. If you have filed a reimbursement request with JND Legal Administration within the last year and your insurance information has not changed since you last filed, you can check the box and skip the remainder of the fields in this section.

If you do not have insurance, please click the second option to attest that you have not yet received reimbursement for the services outlined in your request.

Section 2 requires you to provide information about the specific visit, service, treatment, or medication for which you are requesting reimbursement. For each request type, you will need to know:

- The name of your provider,
- Their mailing address and phone number, and
- Their provider Tax ID.

A tax ID number is a unique set of numbers used by the IRS to identify individuals, corporations, and organizations with respect to their tax obligations. Your provider's tax ID number is often located on your bill or other documents provided to you by your provider. You may want to talk to your provider if you can't find their provider tax ID or don't know where to look.

- You will also need your provider's NPI.

A NPI is a "National Provider Identifier." This is a unique 10-digit identification number issued to health care providers covered by the Health Insurance Portability and Accountability Act in the United States. If your provider doesn't list their NPI on their Explanations of Benefits statement or itemized bill, you can either talk to your provider or use the official government NPI lookup website.

- You will need to provide diagnosis codes for the services or treatment received.

Information about both the eligible diagnosis codes and outpatient service codes can be found on the MSU Healing Fund website by clicking on the "Eligible Services Information" tab.

Lastly, you will need to indicate who should be reimbursed for the services included in the request, you or the provider. If you do not select who should receive the reimbursement, it will be issued to the patient/survivor.

If you have filed a reimbursement request with JND Legal Administration regarding outpatient counseling or therapy within the last year and none of the required information has changed since you last filed, you can check the box and skip the remainder of the fields in this section. Reimbursement requests for inpatient hospitalization or residential treatment will need to be completed in full regardless of whether you have submitted them in the past.

WHAT ELSE DO I NEED?

All reimbursement requests need to have relevant supporting documentation attached. If you do not submit appropriate documents, it will delay consideration for your reimbursement.

Claimants with insurance should provide an Explanation of Benefits statement from the insurance company that covered the service or treatment.

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An Explanation of Benefits (often shortened to EOB) is a statement from your insurance plan describing what costs were covered for any medical care you've received. It will generally include demographic and contact information for the insurance company, provider, and patient; the cost of care received, including the estimated patient responsibility (if any); and an explanation of the benefits policy.

Claimants without insurance should provide a paid invoice or superbill from your medical provider. JND Legal Administration applies an industry-accepted formula for outpatient counseling and therapy using reasonable and customary benchmarks to determine reimbursement. You may review this information on the MSU Healing Fund website by clicking on the "Eligible Services Information" tab.

A superbill is a type of invoice providing detailed information on a patient visit (including provider information, diagnosis and procedure codes, etc.) in addition to payment details. You may request a superbill from your provider or their billing department.

Certain medications, as well as expenses for a service or support animal, are also eligible for reimbursement. Reimbursement for medical procedures for physical injuries related to mental health must be accompanied by written approval from a mental health provider confirming that your physical injury and its accompanying treatment are related to treatment for mental health. You can review eligibility criteria and a list of approved medications, as well as information about service or support animals, on the MSU Healing Fund website by clicking on the "Eligible Services Information" tab.

If you are submitting a request for pharmacy, make sure the supporting documentation includes your name; the name, address and phone number of your pharmacy; the date of service; the name and dosage of your medication; and the out-of-pocket cost of the medication.

For each service and treatment that you are requesting be reimbursed, JND Legal Administration needs to receive a separate invoice, itemized bill, or EOB. If you are seeing multiple healthcare providers, or if you switched insurance plans, you will need to submit separate reimbursement requests for all.

You can upload supporting documentation in Section 3 by clicking "Choose File" and navigating to the appropriate file on your computer. Alternatively, you can click on your file and drag it over to the field on the online reimbursement form.

Lastly, you will need to read the confirmation in Section 4, sign and date the form, check the attestation box, and click submit.

Once you submit your reimbursement request, you will see a screen confirming submission of your reimbursement request that you can save or print for your records. You will also receive confirmation of the submission via email at the email address you provided.

Reimbursement requests will be processed as quickly as possible. If anything additional is needed to process your reimbursement request, JND Legal Administration will notify you via email at the email address provided on your request.

We hope this demonstration was helpful. If you still have questions about how to file a reimbursement request, you may contact JND Legal Administration by telephone or by email. Information on how to contact JND Legal Administration is on the MSU Healing Fund website, both at the bottom of each tab and on the "Contact Us" tab. Thank you, and have a good day.