



Colorado Firefighter Heart and Cancer Trust

Behavioral Health Program Claims Process

The goal of the Behavioral Health Program is to issue reimbursement or payments within 10-days of receipt of a completed claim form, which must include details of any **Employer Provided Behavioral Health Program** and verification of employment. (Please see the Behavioral Health Program Plan Document for defined terms in **Bold**.)

- Program Administrator, McGriff, Receives All Claims First to Confirm **Participant** Eligibility – Once a participant’s eligibility is confirmed, McGriff will acknowledge the claim, and send the claim form to Sedgwick, our claims Third Party Claims Administrator (TPCA) for claim set up and assignment. McGriff will provide Sedgwick with the employers EAP program.
- Where the employer of a **Participant** has not provided a roster of **Participant** and Department ID is not available an interview process will be conducted by Claims Administrator to determine employment
- Intake Receives/Sets up Claim – Sedgwick will initiate a 2-point contact with **Participant** and **Behavioral Health Service** provider within 24-hours.
- Verify Coverage – Sedgwick will review the Behavioral Health Program claim form for completion by participant. If any items are missing, the examiner will follow up with the participant to gather any additional information needed.
- Investigation/Review of Coverage – Once the examiner has the completed claim form, they will review the claim for a reimbursement of co-payments, deductibles, or uncovered **Behavioral Health services** under this Plan Document, which are excess over any other services or coverage that are available to the **Participant**.

Any claim for a reimbursement of co-payments, deductibles, or uncovered **Behavioral Health services** under this **Behavioral Health Program** shall be offset by any benefit or coverage from the **Employer Provided Behavioral Health Program**, the Fire and Police Pension Association, Social Security, Workers’ Compensation, Professional Fire Fighters Association or any other Behavioral Health plans, or any other Employer-paid income benefits that are made as a result of Behavioral Health issues.

Where a **Participant**/Claimant has available coverage through the Employer and chooses not to use it the value of those services will be deducted from other eligible payments

- Payment Issued/Timing of Claims Payments – reimbursement to the **Participant** will be made within 10-days of receipt of a completed claim form.