

WELCOME

February 2, 2022

Governor's Advisory Council on Veterans Services

NCTC Classroom

Bldg. 8-63, Fort Indiantown Gap

Annville, PA 17003

- ✓ This session is being recorded for administrative purposes.
- ✓ In compliance with current COVID-19 guidelines, please remember to wear your mask, covering your nose and mouth.



INTRODUCTIONS

OPENING COMMENTS

OLD BUSINESS

AGING

Ms. Margo Coleman, Co-Chair

Goals/Initiatives

- Increase awareness of services and supports for aging veterans and their families and caregivers among professionals within PA's Aging and Veteran Services networks.
- Safeguard Pennsylvania's aging veterans from abuse, neglect, exploitation, and self-harm.

Updates

- Geisinger Program Manager-Military and Veterans Affairs
 - Partner Geisinger with Commonwealth Agencies to increase awareness of available programs and reach another targeted audience

- Financial Exploitation Task force
 - PDA collaborating for education on contacting Social Security, LE training on protective service and required reporting

- Collaboration with Center for Combating Elder Financial Abuse
 - January 25th meeting held between DMVA, Aging Committee and CCEFA President. Topics discussed included:
 - Predator Fundamentals and Three Steps to Protect Vulnerable Elders, PA VETConnect, Veterans Poaching Scams

Challenges/Barriers

- Significant difficulty in getting LE to respond to requests for call backs/meetings.
 - Office of Attorney General and Temple University Collaborating on “Investigator’s Toolbox” to provide law enforcement the tools needed to conduct such investigation for alleged financial exploitation
 - Reviewing current law enforcement training resources to evaluate how current training can be combined into a tool-box type protocol for investigating.

HOMELESS

Mr. Brendan Auman, Co-Chair

Goals/Initiatives

- Consider action regarding lack of warming shelters, emergency shelter beds, affordable housing, AND impacts of COVID-19
- Advocate for Coordinated Entry Access Sites at more VA Medical Centers and SSVF providers
- Uncover resources for National Guard/Reservists who do not qualify for SSVF or traditional veteran homeless programs and advocate for a streamlined referral process
- Collaborate with Women Veterans committee regarding solutions for women veterans experiencing homelessness
- Partner with Aging Committee to discuss housing instability of aging veterans and discuss ways to better communicate with long-term care industry
- Partner with Judiciary Committee to discuss veterans exiting incarceration who have been historically hard-to-place

Updates

- Legal Assistance workgroup has engaged with the PA Bar Association MVA Committee
- Engaging PennDOT leadership about connecting with homeless individuals who request a free ID card with a veterans' designation
- PA Homeowner Assistance Fund (PAHAF) applications open on Feb. 1, 2022
- HOME ARP Program - \$78M available through DCED to assist with TBRA, affordable housing development, development of non-congregate shelter, etc.

Challenges/Barriers

- COVID-19 Impacts
 - Staffing Capacity
 - Testing

- Lack of affordable housing, warming center, shelter capacity, etc.
 - HOME ARP

EDUCATION, EMPLOYMENT, WORKFORCE DEVELOPMENT

Ms. Crystal Houser, Chair

PA CareerLink[®]

Goals/Initiatives

- Serve veterans across 58 PA CareerLink[®] locations.

Updates

- State CY 2021 ... over 12,600 veterans served
 - 1,276 with SBEs receive intensive services through DVOP
 - Served through JVSG, Wagner-Peyser, WIOA Title I, and Trade workforce programs
- 3 DVOPs and 1 LVER less than for our report last year

Challenges/Barriers

- Foot traffic across PA CareerLink[®] offices is down, although BWPO staff have been in the offices since July 2021.

Office of Administration – Veterans Hiring

Goals/Initiatives

- Hire Veterans into state government ... PA Military Code 51, Veterans' Preference

Updates

- State Fiscal Year 2020-2021 ... over 1000 veterans selected
 - 16% of commonwealth hires
 - Only 4% of PA's working age population are veterans
- Relatively stable over 3 years of data ... anticipate slow decline

Challenges/Barriers

- Act 102 of 2020 ... clarifying language, experience & training as earned benefit
- SB849 “Disability Tweak” passed Senate in Nov '21, pending in House

HIRE Vets Medallion Program

Goals/Initiatives

- Recognition Program for private business
 - Recruiting, Hiring and Retaining Vets

Updates

- 2020/2021 Participation in PA
 - 29 recognized by DoL (6th most in US)
 - 9 small employer platinum
 - 15 small employer gold
 - 5 medium employer gold

Challenges/Barriers

- Effective marketing techniques on a wider scale

HEALTH PROMOTIONS

Mr. Joel Mutschler

Goals/Initiatives

- National Homeless Program Office – rideshare program contracts.
- Community Engagement and Partnership Coordinators (CEPC) program.
- Veteran Caring Messages

Updates

- Rideshare programs data:
 - 2662 unique VISN 4 veterans
 - 132 instances were for mental health appointments
- New Community Engagement and Partnership Coordinators (CEPCs)
 - Critical in supporting veterans
 - 28 coalitions across the VISN
- SUD and mental health services
- Caring messages delivered to 26, 605 advocates

--SHORT BREAK--

WOMEN VETERANS

Colonel Christine Munch, Chair

Goals/Initiatives

- Research how many women's shelters are in the commonwealth.
- Identify events specific to women veterans.
- Plan town hall events for women veterans.
- Speak with congressional leaders regarding women veteran issues.

Updates

- The Veteran Employee Workgroup has been meeting about resources for veteran employees of the Department of Corrections.
- VFW Women's Retreat will be March 11-13.
- WOMEN VETERANS ROCK- Legislative Day on March 12th.
- Female Veterans' Day recognition on March 31st.
- First Lady's "Women in Reentry" sessions. (PACast.com)

Challenges/Barriers

- COVID-19 Impacts

JUDICIARY

Mr. Michael Carrington, Chair

Goals/Initiatives

- Improve outreach efforts to veteran staff within the Department of Corrections (DOC) through collaboration with DMVA
- Identify veteran inmates within the DOC at classification in order to place them in veteran designated facilities
- Increase the amount/availability of veteran-specific trainings for employees
- Promote/advocate for the creation/enhancement of veteran courts/tracks
- Offer training to courts on evidence-based practices and motivational interviewing
- Promote criminal justice careers to students and job seekers

Updates

- Committee welcomes new member Troy Edwards. Troy is the Veteran Service Unit Manager at SCI Dallas as well as a 21-year Veteran of the United States Navy
- DMVA working on plan to engage DOC staff veterans in every institution
- DOC working on new classification tool that will identify inmate veterans and allow for strategic placement along with a more accurate statewide veteran inmate database
- DOC working on mechanism to ensure that PA VETConnect tool can be accessed by all staff and inmate veterans within the agency

Challenges/Barriers

- Pandemic restrictions continue to affect visitation, workshops, presentations for the DOC veteran population
- Working with IT departments in order to increase virtual capabilities for targeted population
- Limited knowledge regarding process necessary to advocate for/expand veterans courts/tracks within the commonwealth
- Pandemic travel restrictions limit the ability to provide interagency outreach or make connections with community organizations to promote CJ careers

VETERAN OF THE QUARTER

Master Sergeant Daniel Mowrey is currently employed by the Department of Corrections as the Veteran Service Unit Manager at SCI Houtzdale.

He has served the department for 14 years and held prior positions as a corrections officer and corrections counselor.

He is a combat veteran of Operation Iraqi Freedom and currently serves as a senior career counselor while assigned to the Army Reserve Careers Group in Coraopolis, PA.

He holds a master's degree in rehabilitative sciences and a bachelor's degree in human development and family studies.



Daniel Mowrey

*Master Sergeant
U.S. Army Reserves
2001 - Present*

GUEST SPEAKER

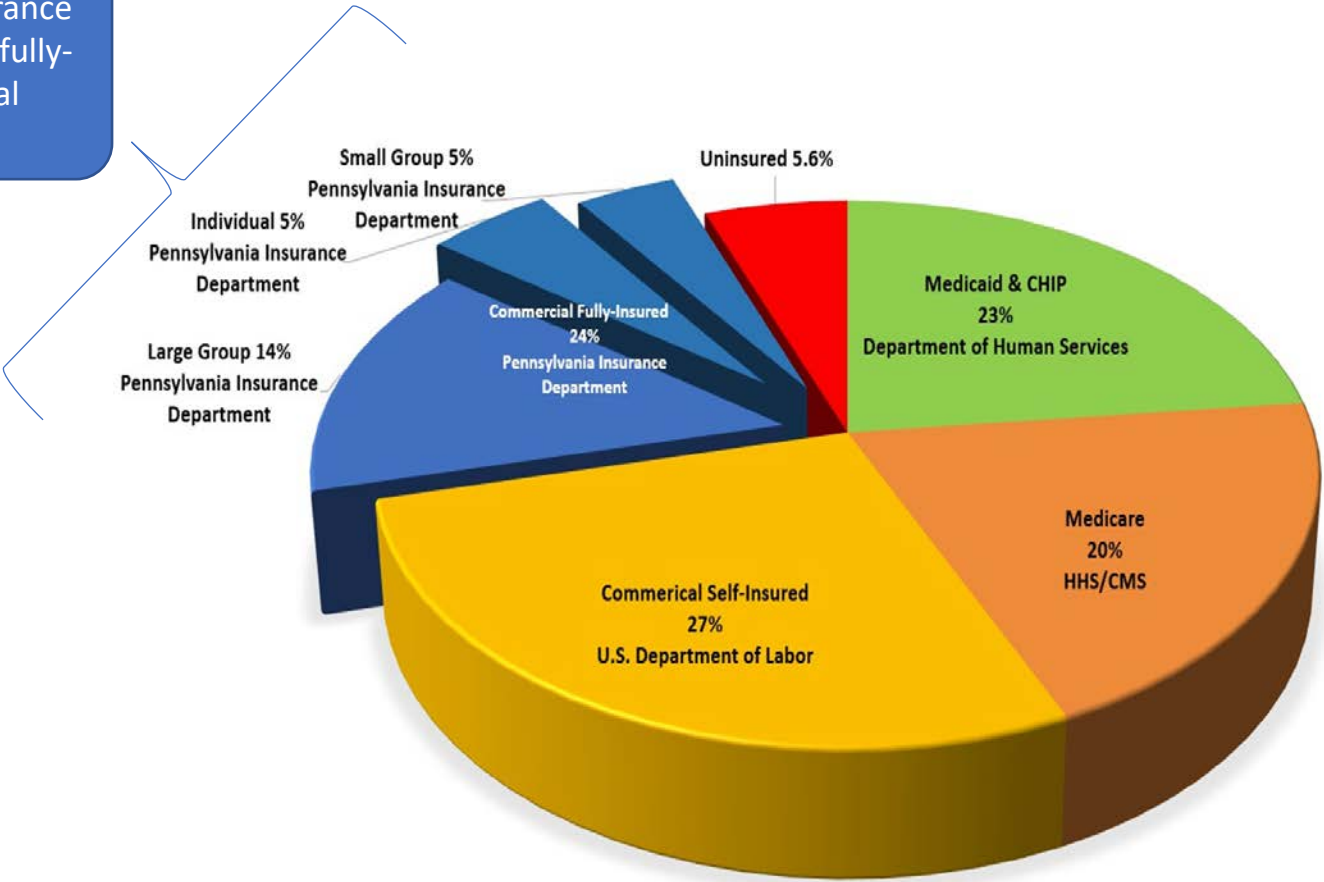
PA INSURANCE DEPARTMENT

Behavioral Health Commercial Insurance Coverage in Pennsylvania

Prepared for the Governor's Advisory Council on Veterans Services
February 2, 2022

What PID Regulates

The Pennsylvania Insurance Department regulates fully-insured, commercial products



Red Flags

Financial
Requirements

Quantitative
Treatment
Limitations (QTL)

Nonquantitative
Treatment
Limitations
(NQTL)

Mental Health and Addiction Equity Act of 2008 (MHPAEA)

“Federal law that generally prevents group health plans and health insurance issuers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less favorable benefit limitations on those benefits than on medical/surgical benefits”

Patient Protection and Affordable Care Act (2010)

Mental Health and Substance Use Disorder Coverage

Individual and small group

- Mental health and Substance use disorder benefits **must** be covered (as described in the Pennsylvania Benchmark Plan)

Fully-Insured large group plans

- Mental Health and Substance use disorder benefits **may but are not required** to be covered.

Self-funded plans

- Mental Health and Substance use disorder benefits **may** but are not required to be covered.

State Requirements

Act 106 of 1989

40 P.S. § 908-2

- Establishes minimum standards for coverage of substance use disorder coverage for inpatient detoxification, nonhospital, residential, and outpatient services

Act 150 of 1998

40 P.S. § 764g

- Requires coverage of 9 “serious mental illnesses” and establishes minimum standards for inpatient and outpatient services
- Schizophrenia, bipolar, obsessive-compulsive disorder, major depressive disorder, panic disorder, anorexia nervosa, bulimia nervosa, schizoaffective disorder, and delusional disorder

Act 14 of 2010

40 P.S. §§ 908-11—908-16

- Commonwealth’s parity law
- Ensures parity is applied consistently across health insurance products

Acts 89 and 92 of 2020

40 P.S. §§ 604.1-B and 604.2-B

- Requires verification of parity analysis
- Permits PID, providers, and policyholders to request documentation pertaining to parity analysis

Pennsylvania Benchmark Plan – Behavioral Health

Baseline of Essential Health Benefits for health insurance plans sold in Pennsylvania

Covered Services (In-Network Providers and Facilities)

Mental Health

Outpatient

- Psychiatric visits and consultations
- Individual and group psychotherapy
- LCSW visits
- Masters Therapist visits
- Electroconvulsive therapy
- Psychological testing
- Psychopharmacologic Management
- Psychoanalysis

Inpatient

- Psychiatric visits and consultations
- Individual and group therapy
- Electroconvulsive therapy
- Psychological testing
- Psychopharmacologic management
- Diagnostic Services

Substance Use

Outpatient

- Diagnostic services
- Services provided by provider on staff
- Rehabilitation therapy and counseling
- Family counseling and intervention
- Medication management and use of equipment and supplies provided by the treatment facility or residential treatment facility

Inpatient

- Medical treatment of alcohol or drug abuse and dependency including detoxification
- Non-medical treatment such as vocational rehabilitation or employment counseling
- Lodging and dietary services
- Diagnostic services
- Services provided by a staff physician, psychologist, LPN, and/or a certified addiction counselor
- Rehabilitation therapy and counseling
- Family counseling and intervention
- Prescription drugs, medicines, supplies, and use of equipment by the facility

*IOP and Partial Hospitalization must be approved by the Health Benefit Plan

Pennsylvania Insurance Department's Role

- Regulatory oversight of insurance products sold in Pennsylvania
 - Approve products filed, forms, and rates
- Market Conduct Exams
 - Statutorily required
 - Retroactive exam of past 5 years
- Enforcement actions
 - Exam reports are publicly available
 - Corrective action examples
 - \$1,000,000 penalty
 - \$800,000 educational campaign
 - Restitution to consumers

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE: : VIOLATIONS:
: :
UNITED HEALTHCARE : 40 P.S. §§ 323.3(a); 323.4(b); 764c; 764g; 764h;
INSURANCE COMPANY : 908-1 et seq.; 908-11 et seq.; 991.2116;
: 991.2141(b), (c); 991.2142(a); 991.2166(a), (b);
185 Asylum Street : 1171.5(a)(10)(i), (iii), (iv), (v), (vi), (x), (xiv);
Hartford, CT 06103-0450 : 3042
: :
: 31 Pa. Code §§ 146.3; 146.4(b); 146.5(a), (b);
: 146.6; 146.7(a), (c); 154.17(e), (f); 154.18(a), (c)
: :
: 18 Pa.C.S. § 4117(k)(1)
: :
: 42 U.S.C. §§ 300gg-6(b); 300gg-13(a)(4); 300gg-
: 19(a); 300gg-19a(b); 300gg-26; 18022(b), (c)
: :
: 45 C.F.R. §§ 146.136(c)(2)(i); 146.136(c)(4)(i);
: 147.130(a)(1)(iv); 147.136 incorporating 29
: C.F.R. § 2560.503-1; 147.138(b); 156.125;
: 156.130
: :
Respondent : Docket No. MC18-07-010

CONSENT ORDER

And now, this 3rd day of October, 2019, this Order is hereby issued by the Insurance Department of the Commonwealth of Pennsylvania pursuant to the statutes cited above and in disposition of the matter captioned above.

1-1

How You Can Help:

- Violations happen
 - We find out years later
- Encourage clients to report to us
- Report to us on their behalf
- Contact us after the fact
- MHPAEA complaints:
 - 2020 – 1 complaint
 - 2021 – 1 complaint
- No Wrong Door Approach



Reporting Violations

Online

<https://www.insurance.pa.gov/Consumers/insurance-complaint/Pages/default.aspx>

Phone

877-881-6388

Mail/Fax Online Form

NEW BUSINESS/ GOOD OF THE ORDER

DMVA WEBSITE: www.dmva.pa.gov

Sign up for the Veterans Registry and DMVA Digest!

www.register.dmva.pa.gov

NEXT MEETING:

May 11 at 1:00PM
Location: TBD