

Benefit Authorization Guide

Link Plus



Directions

The following “Listing of Benefit Models” provides a comprehensive list of the optional benefits offered through the Link Plus program. For each of the optional models a column is provided that describes the health plan benefit options, health plans, provider networks, and employers/individuals with which the benefit model can be used. This Guide is to be used as a reference. Link Plus reserves the right of final approval.

Once an appropriate benefit model is selected and approved by Link Healthcare, a Link Plus User Guide will be developed that is specific to the employer or individual covered under the program. This User Guide will include the name of the employer or individual, will describe the benefit in detail, and will be provided through the Link Plus website.

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Benefit Model Approval Criteria

BENEFIT MODEL	HEALTH PLAN BENEFIT OPTIONS	HEALTH PLANS	PROVIDER NETWORKS	EMPLOYERS/INDIVIDUALS	COMMENTS
BM1	<ul style="list-style-type: none"> There are no limitations on the benefit options provided in the health plan. 	<ul style="list-style-type: none"> Starmark Trustmark Assurant Amer. Med. Sec. Principal Medical Mutual of Ohio Antex Health Plans Allied National Aetna 	<ul style="list-style-type: none"> Devon InterGroup Multiplan 	<ul style="list-style-type: none"> Employers or individuals currently using one of the approved health plans and networks. 	
BM2	<ul style="list-style-type: none"> Deductible amounts of \$0 to \$499. Coinsurance amounts of 30% or less. 	<ul style="list-style-type: none"> Starmark Trustmark Assurant Amer. Med. Sec. Principal Medical Mutual of Ohio Antex Health Plans 	<ul style="list-style-type: none"> Devon InterGroup Multiplan 	<ul style="list-style-type: none"> Employers or individuals switching to one of the approved health plans and networks. 	

		<ul style="list-style-type: none"> • Allied National • Aetna 			
BM3	<ul style="list-style-type: none"> • Deductible amounts of \$500 to \$999. • Coinsurance amounts of 30% or less. 	<ul style="list-style-type: none"> • Starmark • Trustmark • Assurant • Amer. Med. Sec. • Principal • Medical Mutual of Ohio • Antex Health Plans • Allied National • Aetna 	<ul style="list-style-type: none"> • Devon • InterGroup • Multiplan 	<ul style="list-style-type: none"> • Employers or individuals switching from one of the approved health plans and networks. 	
BM4	<ul style="list-style-type: none"> • Deductible amounts of \$1,000 and over. • Coinsurance amounts of 30% or less. 	<ul style="list-style-type: none"> • Starmark • Trustmark • Assurant • Amer. Med. Sec. • Principal • Medical Mutual of Ohio • Antex Health Plans • Allied National • Aetna 	<ul style="list-style-type: none"> • Devon • InterGroup • Multiplan 	<ul style="list-style-type: none"> • Employers or individuals switching from one of the approved health plans and networks. 	
BM6	<ul style="list-style-type: none"> • Deductible amounts of \$0 to \$499. • Coinsurance amounts of 30% or less. 	<ul style="list-style-type: none"> • Starmark • Trustmark • Assurant • Amer. Med. Sec. • Principal • Medical Mutual of Ohio • Antex Health Plans • Allied National • Aetna 	<ul style="list-style-type: none"> • Devon • InterGroup • Multiplan 	<ul style="list-style-type: none"> • Employers offering employees health benefits for the first time. • Individuals enrolling in health benefits for the first time. 	
BM7	<ul style="list-style-type: none"> • Deductible amounts of \$500 to \$999. • Coinsurance amounts of 30% or less. 	<ul style="list-style-type: none"> • Starmark • Trustmark • Assurant • Amer. Med. Sec. • Principal • Medical Mutual of Ohio • Antex Health Plans • Allied National • Aetna 	<ul style="list-style-type: none"> • Devon • InterGroup • Multiplan 	<ul style="list-style-type: none"> • Employers offering employees health benefits for the first time. • Individuals enrolling in health benefits for the first time. 	

BM8	<ul style="list-style-type: none"> • Deductible amounts of \$1,000 and over. • Coinsurance amounts of 30% or less. 	<ul style="list-style-type: none"> • Starmark • Trustmark • Assurant • Amer. Med. Sec. • Principal • Medical Mutual of Ohio • Antex Health Plans • Allied National • Aetna 	<ul style="list-style-type: none"> • Devon • InterGroup • Multiplan 	<ul style="list-style-type: none"> • Employers offering employees health benefits for the first time. • Individuals enrolling in health benefits for the first time. 	
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Benefit Model Discount Summary

BENEFIT MODEL	AMOUNT BILLED BY PROVIDER PER CLAIM	PERCENTAGE DISCOUNT ON AMOUNT OWED BY THE MEMBER TO THE PROVIDER PER CLAIM	MAXIMUM DISCOUNT PER CLAIM	COMMENTS
BM1	Any amount.	10%	None	
BM2	\$0 to \$749	50%	\$250	
	\$750 to \$999	50%	\$300	
	\$1,000 to \$3,499	50%	\$500	
	\$3,500-\$6,999	50%	\$750	
	\$7000 & Over	50%	\$1,000	
BM3	\$0 to \$749	50%	\$350	
	\$750 to \$999	50%	\$500	
	\$1,000 to \$3,499	50%	\$750	
	\$3,500 & Over	50%	\$1000	
BM4	\$0 to \$749	50%	\$350	
	\$750 to \$999	50%	\$500	
	\$1,000 & Over	50%	\$1000	
BM6	\$0 to \$749	75%	\$250	
	\$750 to \$999	75%	\$300	
	\$1,000 to \$3,499	75%	\$500	
	\$3,500-\$6,999	75%	\$750	
	\$7000 & Over	75%	\$1,000	
BM7	\$0 to \$749	75%	\$350	
	\$750 to \$999	75%	\$500	
	\$1,000 to \$3,499	75%	\$750	
	\$3,500 & Over	75%	\$1000	
BM8	\$0 to \$749	75%	\$350	
	\$750 to \$999	75%	\$500	
	\$1,000 & Over	75%	\$1000	