

MINDFUL by BlueKC

Behavioral Health Services For Blue KC Members



WHOLE PERSON HEALTH SUPPORT

Behavioral health refers to the relationship between your behavior and overall well-being. Your behavioral health impacts your ability to function in everyday life and your concept of self.



Stress, depression, anxiety, substance use and other behavioral health issues can affect how you manage your physical health and daily living challenges. When you're in touch with your behavioral health, you can take better care of the whole you.

Mindful by Blue KC is a behavioral health initiative dedicated to reducing the stigma around behavioral health in our communities while making care more accessible and affordable.

IT ALL STARTS WITH THE MINDFUL ADVOCATE

In a unique role exclusive to Blue KC health plans, there is a Mindful Advocate available to help 24/7 for:



In-the-moment support



Help locating and referring to in-network providers



Care navigation



Help connecting to expedited treatment options in crisis situations

One phone call can match you to the right care and services.



Call 833-302-MIND (6463)

or call the behavioral health number on your ID card.

HEALTH SAVINGS ACCOUNT (HSA)



A Health Savings Account (HSA) is a way for you to set aside part of your paycheck to be used for qualified healthcare expenses like deductibles, copays, co-insurance, prescriptions, vision and dental expenses, and some over the counter medications. High-deductible health plans have lower premiums and may result in lower annual medical costs. These plans offer several advantages to reward you for taking an active role in your healthcare spending.

WHO IS ELIGIBLE FOR AN HSA?

To be eligible for an HSA account, you must be enrolled in a high-deductible health plan (HDHP), which are Medical Plan 1 (HDHP) or Medical Plan 3 (SpiraCare). You cannot be covered by any other medical plans that are not qualified as HDHP, including a spouse's medical coverage unless it qualifies as an HDHP. You also cannot be claimed as dependent on another person's tax return or be a veteran who has received treatment other than preventive care through the Department of Veterans Affairs within the past three months.

WHAT'S SPECIAL ABOUT AN HSA?

An HSA differs from a Flex Spending Account (FSA) in two main ways- all the money in your account is yours (no forfeiture), and you can take it with you when you leave or retire. The account funds roll over from year to year, and after age 65, you can withdraw funds for any reason without taxation; ordinary income taxes will only apply to non-eligible healthcare expenses.