

Protective Service Mental Health Assistance Program

Objective: The goal of this program is to reduce the barriers preventing protective service employees from getting the mental health treatment they need after being exposed to a traumatic event while performing their duties. Due to funding limitations, the program is currently only being offered to individuals who are experiencing mental health symptoms after exposure to a specific traumatic event at work. The program cannot currently accommodate individuals who are experiencing mental health symptoms due to the cumulative nature of their entire employment or who are struggling with issues related to depression and alcohol/substance abuse that is not related to a specific event at work. This benefit is being provided by the members for their covered employees and the intent is to continue to offer coverage as long as funding is available.

Who is covered? Individuals covered by the policy include sworn police officers, fire fighters, emergency medical technicians, 911 dispatchers and protective service command staff.

What is covered? Eligible employees who are experiencing mental health symptoms following a specific traumatic event at work will be eligible for up to 6 sessions of mental health treatment with a health care provider that has been properly vetted by a member of a Cities & Villages Mutual Insurance Company (CVMIC) peer support team or the Division of Criminal Investigation for the State of Wisconsin. The initial 6 sessions will be provided at no cost to the eligible employee and payment for these visits will be administered by CVMIC.

How does it work? When an eligible employee is exposed to a specific traumatic event at work and would like to receive mental health treatment under this program, they should contact a member of the peer support team for their municipality or their command staff. The peer support team member or command staffer will then contact the claims director for CVMIC and advise that an eligible employee who meets the criteria for this program wishes to seek treatment with a CVMIC approved provider. If the employee has a specific provider they wish to treat with, they are free to do so as long as the provider is an approved provider. If the employee does not have a specific provider in mind, CVMIC will provide a list of options to the peer support team member who will then coordinate with the employee. The employee should instruct the provider to direct the bills for up to 6 visits to the Claims Director at CVMIC. If the employee is billed directly, the employee can submit the bills to CVMIC or have their peer support contact forward the bills to CVMIC for processing.

How are providers selected? Approved providers are medical professionals and or counselors who have been vetted and approved by a member of a CVMIC municipality peer support team, the state of Wisconsin Division of Criminal Investigations or the City of Madison Employee Assistance Program. This list of approved providers is maintained and updated by the CVMIC claims director.

Is it confidential? While CVMIC is administering the payment for the initial 6 sessions of covered treatment, CVMIC will not investigate any claims made under the program unless a claim is made for benefits under the worker's compensation system or any other disability program the employee is eligible for due to their employment with the member municipality. The goal of the program is to eliminate the need for any contact between CVMIC and the covered employee until a claim for worker's compensation or disability benefits is made and needs to be investigated.

Confidentiality Exception: All information that you share with the counselor is confidential. Your written permission is needed to release information except in cases of intent to harm yourself or others; abuse of children, elderly or a vulnerable adult; and/or in cases of danger or harm to your company that includes risk or danger of loss due to your impairment or illegal acts. The counselor's HIPAA Notice of Privacy Practices gives detail about the use and disclosure of your medical information.

Worker's Compensation: One of the goals of this program is to fill a gap created by the standards for mental injuries in the worker's compensation system. However, this program does not eliminate any rights the employee has to file a worker's compensation claim or any other disability claim. Participation in this program also does not ensure that a worker's compensation claim will be accepted. By paying for up to 6 sessions of mental health treatment, neither CVMIC nor the member municipality is admitting that a compensable work injury has occurred.

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