



A Comprehensive Behavioral Health Solution

AbleTo Overview

May 2024



AbleTo Programs Balance Technology & Human Connection

Structured 8-week virtual Cognitive Behavioral Therapy (CBT) programs help patients recognize and change behavior patterns

Digital

Human

Digital Program with a Coach



Nancy, 50

General Anxiety

Irritability

Juggling Homeschooling & Telecommuting

1-on-1 Virtual Therapy



Jane, 39

Depression

Anxious Thoughts

Life Event

Trouble Sleeping/Concentrating

Virtual Therapy with a Coach and Therapist



Fred, 64

Cardiovascular Disease

Moderate Depression

Multiple Medical Visits

Identification of active suicidality, serious mental illness, or severe substance use disorder drives recommendation for crisis resources or alternative health plan benefits.

Digital Program with a Coach



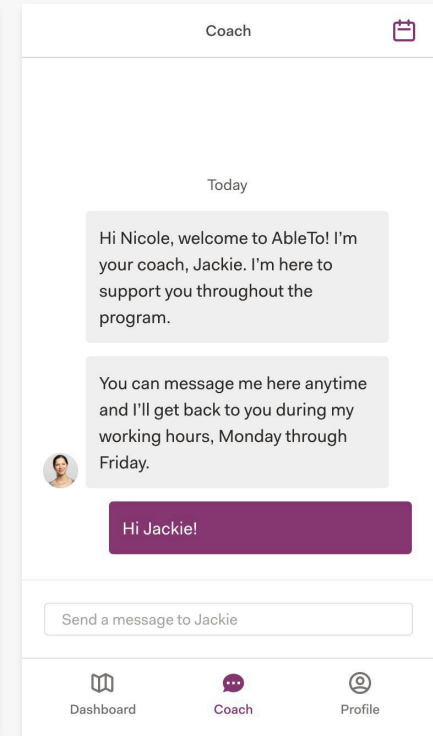
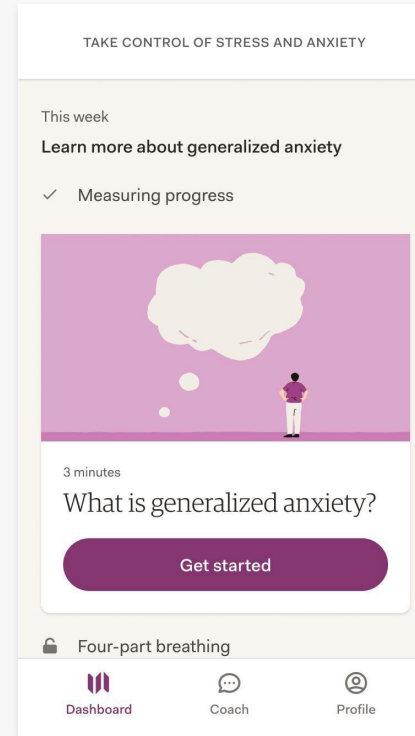
Digital



Behavioral Coach

Digital **self-paced, structured 8 week CBT program with the support of a dedicated coach** via weekly video or phone calls and unlimited in-app messaging

For participants who need help managing symptoms of depression, stress or anxiety and want to learn coping tools to make each day more manageable



1-on-1 Virtual Therapy



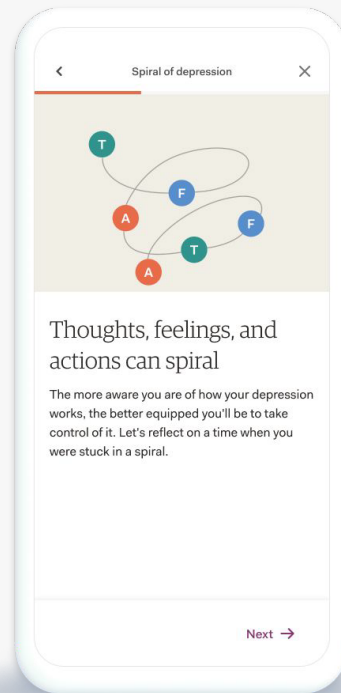
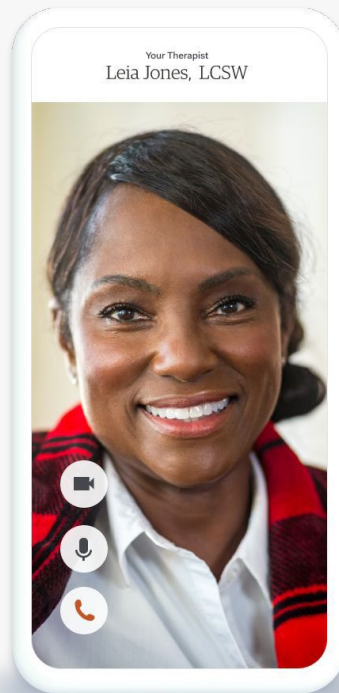
Digital



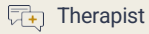
Therapist

1-on-1 weekly virtual therapy with a licensed therapist and digital support tools

For members who need the guidance of a licensed therapist in conjunction with practice between sessions, often paired with the ease and convenience of a digital companion.



Virtual Therapy with a Coach and Therapist



Therapist



Behavioral Coach



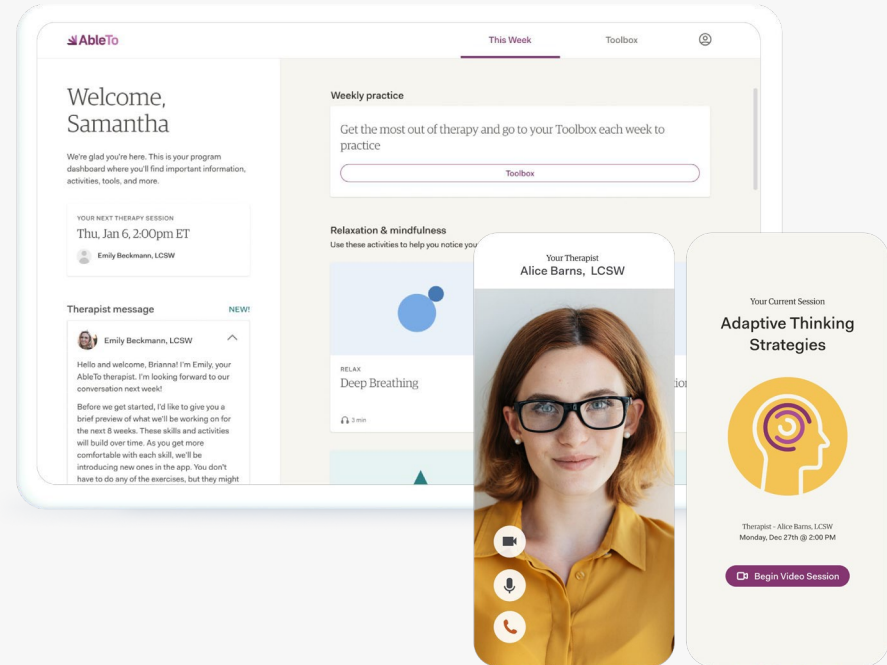
Digital Workbook

Holistic treatment with a therapist and coach + additional skill-building and education

For those with multiple medical condition(s) and unmet behavioral health needs. AbleTo identifies and performs outreach to members who need help managing their physical, mental health while improving their quality of life.

Only those identified by AbleTo or referred by BlueCross Case Management can participate in this program.

- Proactive identification & engagement
- 2 sessions each week
- Online resources for support between sessions



AbleTo Offers Care for a Variety of Needs

AbleTo has designed a comprehensive array of evidence-based treatment to ensure each person gets the care that's right for them. Our highly experienced providers help you identify patterns of thinking and behaving that are impacting your quality of life and help you build skills to feel better and live better.

Treatment is designed to address a primary focus area while utilizing content from other areas to tailor a care plan that meets the individuals' needs.

Focus areas AbleTo can help address:

Anxiety & Panic

Bereavement

Cardiac Health

Caregiver

Support Diabetes

GI Health

Postpartum

Chronic Pain

Depression & Substance Use

Depression

Infertility

Respiratory Health

Oncology

Parkinson's

Rheumatoid Arthritis

Trauma and Stress

Military Transitions

Loneliness & Isolation

Covid-19

Family Consultation

Weight Loss & Insomnia

AbleTo “Connect”

Self-Enrollment Screens

BCBST Member Portal

Navigate to the Get Care drop-down tab, select Virtual Therapy Program

The screenshot displays the BCBST Member Portal website. At the top left is the logo for the University of Tennessee, featuring a blue cross and the text "of Tennessee". A search icon is located at the top right. The navigation bar includes the following tabs: "BENEFITS & COVERAGE", "CLAIMS & BALANCES", "MANAGING YOUR HEALTH", "GET CARE" (highlighted with a red box), and "PHARMACY". Below the navigation bar is a large banner image of a woman and a young girl. A white box on the left side of the banner contains the text "Get Care" and a paragraph: "We know planning and budgeting for your health care can feel complicated. That's why we created search tools, cost calculators and estimates to make it as simple as possible." A dropdown menu is open from the "GET CARE" tab, listing the following options: "Find Care", "Teladoc Health", "Estimate Costs", "Estimate Costs - Dental", "Find a Dentist", "Virtual Therapy Program" (highlighted with a red box), and "Mental Health Support". Below the banner, there are two main sections: "Find a Doctor" and "Find a Dentist". Each section has a brief description and a button with an external link icon. At the bottom of each section, there is a link to "Estimate Medical Costs" and "Estimate Dental Costs" respectively.

of Tennessee

BENEFITS & COVERAGE CLAIMS & BALANCES MANAGING YOUR HEALTH **GET CARE** PHARMACY

Get Care

We know planning and budgeting for your health care can feel complicated. That's why we created search tools, cost calculators and estimates to make it as simple as possible.

- Find Care
- Teladoc Health
- Estimate Costs
- Estimate Costs - Dental
- Find a Dentist
- Virtual Therapy Program**
- Mental Health Support

Find a Doctor

Our doctors and health care providers are here for you, wherever you are. Find a doctor near you and get estimates for your upcoming care expenses.

[FIND A DOCTOR](#)

[Estimate Medical Costs](#)

Find a Dentist

Finding an in-network dentist can lower your care costs. We'll find the right one in your area, plus help you budget for your next visit with a cost calculator for common dental services.

[FIND A DENTIST](#)

[Estimate Dental Costs](#)

Member visits: [Ableto.com/BCBST](https://ableto.com/BCBST) to Get Started



Login

FAQs

Get Started



Therapy that's more than just talk

Virtual appointments with a coach, or licensed therapist, or both who will guide you through a personalized 8-week program over phone or video to teach you skills and tools you can use to enjoy more of life.

Get Started





What kind of mental health care is right for you?

Let's find out.

- 1 Set up your account**
Get started by creating a profile
- 2 Tell us how you've been feeling**
We use evidence-based mental health questionnaires to assess your unique needs
- 3 Unlock your program details**
After a quick insurance check, we'll recommend a program and help you schedule your first session

Getting started

You will receive an onboarding overview while being reminded that all information shared is secure and protected by HIPAA regulations.



Let's get some basics

Your name should match your ID or insurance card.

First name

Last name

Date of birth

Email

We'll send you important program information and reminders

Next →

Profile creation

You enter basic information to create a profile.

You are able to review AbleTo high standards of confidentiality, privacy, and HIPAA protections as you consent to receive email communications with program details and appointment reminders.



Over the last 2 weeks, how often have you been bothered by the following problem?

Feeling nervous, anxious, or on edge

Not at all	<input type="radio"/>	0
Several days	<input type="radio"/>	1
More than half the days	<input type="radio"/>	2
Nearly every day	<input type="radio"/>	3

Questionnaire

To assess the severity of self-reported symptoms, you answer clinically validated questionnaires for anxiety and depression.



Your safety matters to us

Are you currently experiencing
or have you recently had
thoughts of suicide or self-harm?

Yes

No

[Why are we asking this](#)

Safety screener

You are presented with safety screeners and guided to resources that can provide immediate support if needed.

Your results

Your responses are consistent with moderate depression and mild anxiety

Depression scale ?



Anxiety scale ?



Given your results, let's focus on depression

Results

You can view your questionnaire results along with an overview of how AbleTo programs can help you feel better.



Finally, tell us more about your personal history

We'll ask you different types of questions so we can personalize your program. And because we follow HIPAA regulations, your responses are always secure.

Next →

Personal history

To further personalize your treatment and confirm program fit, you answer questions about personal and health history, self-rated mental health symptoms, and demographics. This includes your overall health status, prior medical diagnoses and hospitalizations, and current medications, among others.





One last step – let's check what your insurance covers

Find out what programs you have access to and get more information about cost

Insurance provider

Member ID

[Help me find my member ID](#)

Checking eligibility

Next, you enter insurance plan information to confirm eligibility and determine whether the if you will have cost-share.



What type of 1-on-1 care sounds best to you right now?

Coaching for mental wellness

Supportive ways to manage stress, anxiety, and depression in your everyday life

Continue to coaching

- ✓ Support from a trained coach
Your coach is not a licensed therapist
- ✓ 8 week program with 1-on-1 weekly check-ins and on-demand digital tools
- ✓ Tackle everyday stress and anxiety
- ✓ Fully covered - there is no cost to you



Care preference

Sometimes, you could be a fit for multiple AbleTo programs. In this case, you can select the type of care that best fits your needs and preference.

Therapy for mental health

Work with a licensed therapist to meet your emotional mental health needs

Continue to therapy

- ✓ Treatment from a licensed therapist
- ✓ 8 week program with 1-on-1 weekly sessions and a personalized care plan
- ✓ Address more intense feelings of stress, anxiety, and depression
- ✓ In-network: copays, deductibles, or co-insurance apply



Earlier you reported symptoms of mild anxiety and moderate depression.

What would you like to focus on in your program?

Stress or anxiety

Worrying too much about different things, problems focusing or concentrating

Depression

Feeling down, depressed, or hopeless; lacking interest or pleasure in doing things

Program focus

If you proceed with Digital Program with a Coach, AbleTo's self-paced digital program, you choose a focus to further tailor the program to your needs.




If you register for 1-on-1 Virtual Therapy, you will select a program focus during your initial consultation with a therapist.



RECOMMENDED FOR YOU

Based on your responses and health history, we recommend this program

Coaching for mental wellness

-  An 8-week digital program with a focus on [program focus]
-  A weekly call with your dedicated coach by phone or video to support your progress
-  Access self-care techniques, coping tools, meditations, and more through our app

Cost: There is no cost to you – AbleTo is fully covered

Personalized recommendations

Based on your needs and preferences, you receive a program recommendation, along with the information on the program.





Schedule your consultation

A licensed therapist will tell you more about AbleTo, get to know you better, and finalize your program for you. Your consultation can be up to an hour but is typically less.



Mon, Dec 14



Jenna Jackson, LCSW
Female · 7 years experience

10:00am

11:00am



Zena Malak, LCSW
Female · 7 years experience ·
Speaks Spanish

9:00am

10:00am

1:00pm

2:00pm



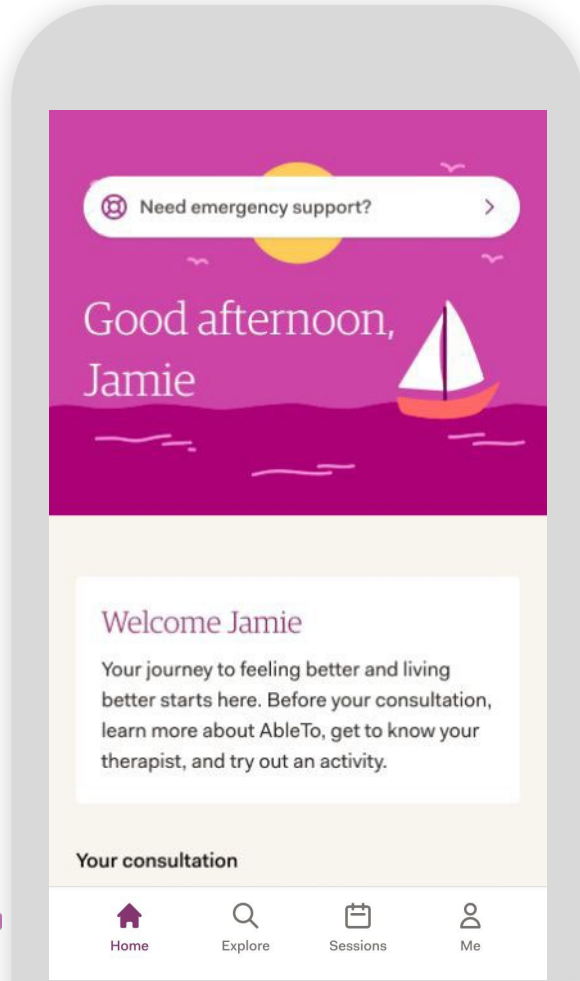
Chris Bailey, LCSW

Enrolling in 1-on-1 Virtual Therapy

You schedule a consultation with a licensed therapist. You can book appointments as soon as the next day and can view therapist gender, years of experience, and languages spoken.

Once booked, you receive an email confirming the appointment, plus instructions to download the app and set up an account for use throughout their program.





1-on-1 Virtual Therapy Program

Once you create a password, you can log into your program dashboard to access info, as well as resources and activities to get started.

You have weekly sessions with your therapist while also receiving support from digital activities to practice between sessions.



Create a password for your
AbleTo account

Password

 [Show](#)

Your password must be at least 10 characters

Confirm password

 [Show](#)

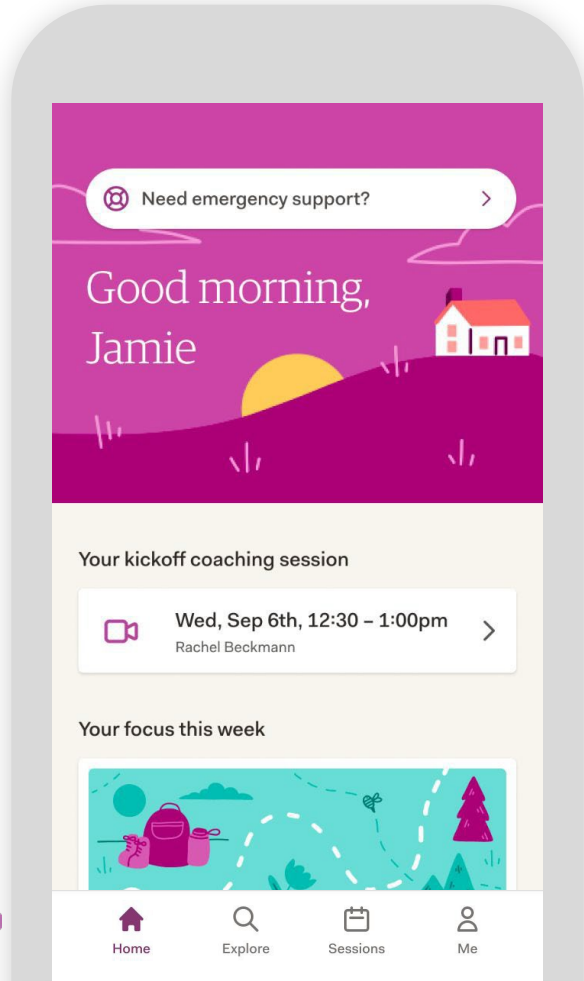
Save password

Enrolling in Digital Program with a Coach

If you register for Digital Program with a Coach, you create a password and then schedule a kickoff call with your coach at a time that's most convenient. You connect with a dedicated coach for weekly phone or video calls.

You can also chat with their coach via the app. Coaches personalize the program, reinforce new techniques and day-to-day application, and help ensure that members are on track with their goals.





Digital Program with a Coach

After you complete account setup, you are ready to begin the self-paced digital activities, viewable on their dashboard.

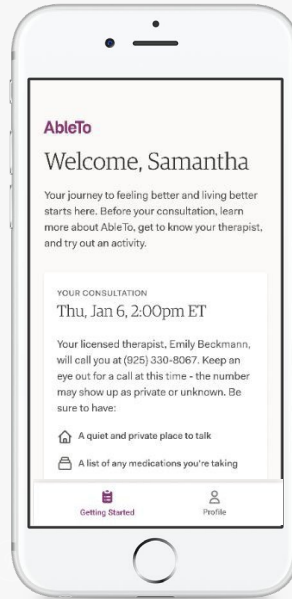
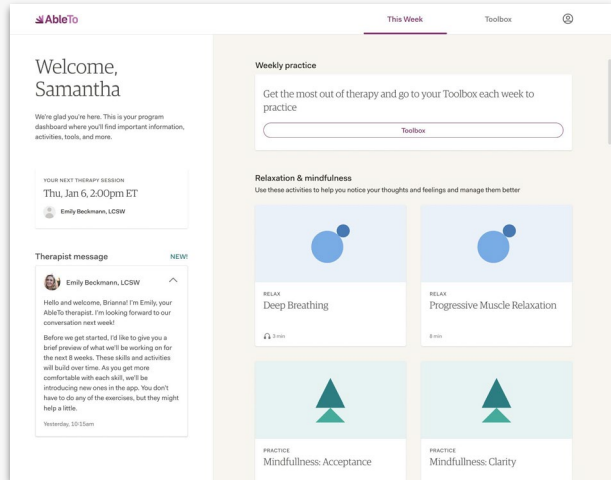
The dashboard guides you through 8 weeks of activities, and helps you understand how to work with your coach. All programs are grounded in the principles of Cognitive Behavioral Therapy (CBT).

At AbleTo, we provide you with the tools, support, and guidance designed to help you feel better and live better.

After Enrollment

Communications

AbleTo participants have immediate access to the patient portal



Utilize the AbleTo Patient Portal via the Web and/or App

You can access:

- Provider information
- Appointments times
- Program tools
- Self assessments
- Helpful resources

Video sessions are launched directly from the portal

Portal is available as a resource even after program graduation

If preferred, content is also available as a physical booklet and can be mailed.

AbleTo privacy notice email

Subject: The first step with AbleTo. We take your privacy and confidentiality seriously.

Sent: Immediately after Initial Consultation appointment scheduled or you create an AbleTo account



We care about your privacy

Before we get started, here are our terms and policies that we've created to protect your privacy. By participating in an AbleTo program, you acknowledge these terms.

[Notice of Privacy Practices, Terms of Use, and Other Policies](#)

[Program Summary Agreement](#)

[Unsubscribe](#) [Privacy Policy](#) [Terms and Conditions](#)

You received this email because you are enrolled in an AbleTo program.

CONFIDENTIALITY NOTICE

This email and its attachments may contain privileged and confidential information and/or protected health information (PHI) intended solely for the use of AbleTo and the recipient(s) named above. You, the intended recipient, acknowledge and consent to receive unsecure emails containing information about the AbleTo program which may also include your confidential personal information and/or PHI. AbleTo cannot ensure the security or confidentiality of messages sent by email. This means there is a risk of interception of the information by third parties. You may withdraw your consent at any time by using the unsubscribe link below. If you are not the recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any review, dissemination, distribution, printing or copying of this email message and/or any attachments is strictly prohibited. If you have received this transmission in error, please [contact us](#) immediately and permanently delete this email and any attachments.

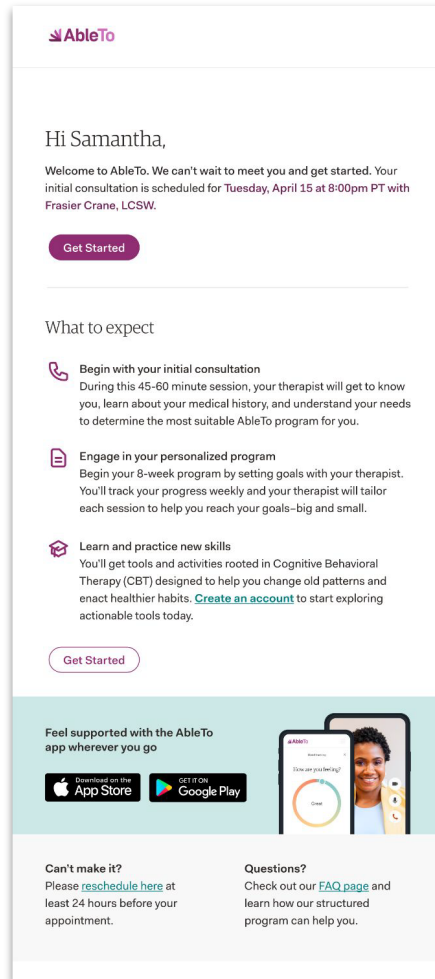
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Scheduled Initial Consultation welcome email (call or video variant)

Subject: Welcome to AbleTo

Sent: Immediately after Initial Consultation appointment scheduled



Scheduled Initial Consultation welcome SMS message* (call or video variant)

Sent: Immediately after Initial
Consultation appointment scheduled
and participant opts in to texts

Welcome to AbleTo! We're glad you
decided to receive texts from us.
Reply STOP to opt out or HELP for
more info. Msg frequency varies.
Msg&data rates may apply.

Your appointment is on DATE at
TIME. For more info, log in:
app.ableto.com

*with text message opt-in



How To Reschedule

Self-Rescheduling (Initial Consultation)

Via the Welcome Email

Learn and practice new skills
You'll get tools and activities rooted in Cognitive Behavioral Therapy (CBT) designed to help you change old patterns and enact healthier habits. Create an account to start exploring actionable tools today.

Get started

Note: The Board of Behavioral Sciences receives and responds to complaints regarding services provided within the scope of practice of marriage and family therapists, clinical social workers, and professional clinical counselors. You may contact the board online at www.bbs.ca.gov, or by calling (916) 574-7830.

Feel supported with the AbleTo app wherever you go.

Download on the App Store | GET IT ON Google Play

Can't make it?
Please [reschedule](#) at least 24 hours before your appointment. [Read more.](#)

Questions?
Check out our [FAQ page](#) and learn how our structured program can help you.

Via the Patient Portal - Web

Need emergency support?

Good morning!

Welcome
Your journey to feeling better and living better starts here. Before your consultation, learn more about AbleTo, get to know your therapist, and try out an activity.

YOUR CONSULTATION
Wed, Sep 17, 5:20pm PST

[redacted]

A list of any medications you're taking
Your primary care doctor's info

Can't make it?
If you need to reschedule, please do so at least 24 hours in advance. [Read more.](#)
[Reschedule](#)

Via the Patient Portal - App

YOUR CONSULTATION
Thu, Jan 6, 2:00pm ET

[redacted]

sure to have:


- A quiet and private place to talk
- A list of any medications you're taking
- Your primary care doctor's info

Can't make it?
If you need to reschedule or cancel, please do so at least 24 hours in advance.

[Reschedule](#)

Other support options: help@ableto.com or 1-866-287-1802 (open 6a - 5p PT)

Via the Welcome Email


 **AbleTo**


Hi Chloe,


Welcome to AbleTo. We can't wait to meet you and get started. Your [redacted]

[Get started](#)

What to expect

 **Begin with your initial consultation**
During this 45-60 minute session, your therapist will get to know you, learn about your medical history, and understand your needs to determine if AbleTo can offer the right care for you.

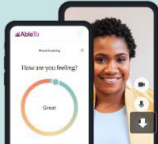
 **Engage in your personalized program**
Begin your 8-week program by setting goals with your therapist. You'll track your progress weekly and your therapist will tailor each session to help you reach your goals—big and small.



 **Learn and practice new skills**
You'll get tools and activities rooted in Cognitive Behavioral Therapy (CBT) designed to help you change old patterns and enact healthier habits. Create an account to start exploring actionable tools today.

[Get started](#)

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Feel supported with the AbleTo app wherever you go.



Can't make it?
Please [reschedule](#) at least 24 hours before your appointment. [Read more.](#)

Questions?
Check out our [FAQ page](#) and learn how our structured program can help you.

Via the Patient Portal - Web

The screenshot shows the AbleTo patient portal web interface. At the top left is the AbleTo logo. At the top right are navigation links for "Home" and "Settings". Below the navigation is a search bar containing the text "Need emergency support?". The main content area features a large purple banner with the text "Good morning!" and an illustration of a house and a sun. Below the banner is a "Welcome" section with the text: "Your journey to feeling better and living better starts here. Before your consultation, learn more about AbleTo, get to know your therapist, and try out an activity". Below this is a "YOUR CONSULTATION" section for "Wed, Sep 17, 5:20pm PST". It includes the text: "Your licensed therapist, Joyable TherapyTest, will call you at (519) 598-5279. Keep an eye out for a call at this time - the number may show up as private or unknown. Be sure to have:" followed by a redacted area. Below the redaction are two items: "A list of any medications you're taking" and "Your primary care doctor's info". At the bottom of the consultation section is a "Can't make it?" section with the text: "If you need to reschedule, please do so at least 24 hours in advance. [Read more.](#)" and a "Reschedule" button, which is circled in green.

Via the Patient Portal - Web

Reschedule Consultation



Reschedule your consultation

A licensed therapist will tell you more about AbleTo and get to know you better to personalize a treatment plan. Plan to have 45-60 minutes to complete your consultation.



Tue, Nov 14

Wed, Nov 15

Thu, Nov 16



First253395 Last253395, LCSW

Male · 28 years experience

12:00 am

12:00 am

12:00 am

12:30 am

12:30 am

12:30 am

1:00 am

1:00 am

1:00 am

More

More

More



Patsy Provider, LCPC

Female · 13 years experience

12:00 am

12:00 am

12:00 am

12:30 am

12:30 am

12:30 am

1:00 am

1:00 am

1:00 am

More

More

More

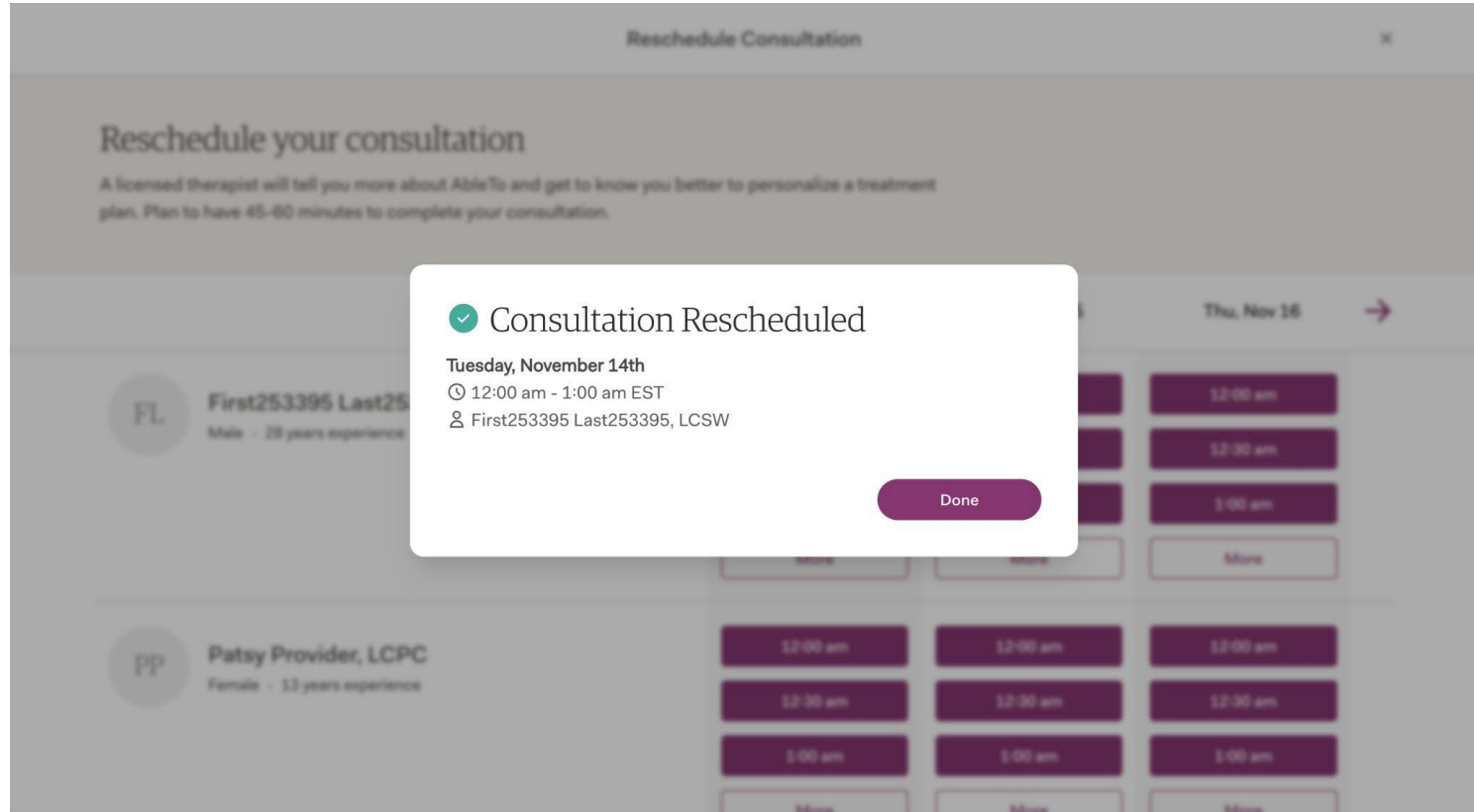
Via the Patient Portal - Web

The screenshot shows a web interface for rescheduling a consultation. The main heading is "Reschedule your consultation". Below it, there is a sub-heading and a paragraph of text. A modal window is overlaid on top, titled "Confirm your consultation". The modal contains the following information:

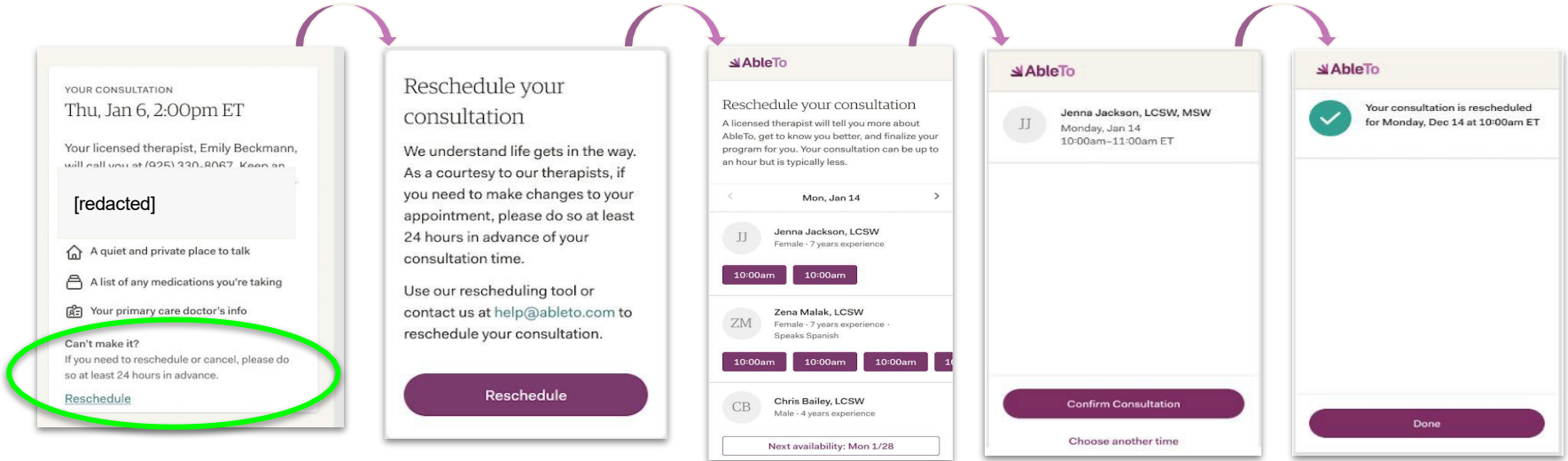
- Tuesday, November 14th**
- 🕒 12:00 am - 1:00 am EST
- 👤 First253395 Last253395, LCSW

At the bottom of the modal, there are two buttons: "Choose another time" and "Confirm consultation". Below the buttons, there is a paragraph of text: "By continuing, you are providing your informed consent to treatment and agree to the [Program Agreement](#)." Below that, there is a section titled "Rescheduling Policy" with the text: "If you need to reschedule, please do so at least 24 hours in advance. [Read more](#)."

Via the Patient Portal - Web



Via the Patient Portal - App



Member Testimonials

Member Testimonial



Note: Name, photo and identifying information changed to protect member's identity

“Both my therapist and my coach were very easy to talk to and they were good listeners as well. They were non-judgmental and professional. I really enjoyed my sessions with both of them during my two months. I learned some skills using guided meditation, sleep routine strategies and ‘mind dumping’ to help me unwind at bedtime.”

- Virtual Therapy with a Coach and Therapist Graduate

Young Adult Member Testimonial



Note: Name, photo and identifying information changed to protect member's identity

“I learned skills to help me reduce and deal with anxiety attacks and over stimulation. I was able to learn how to calm myself down and was taught my emotions and thinking are reasonable and not insignificant to others around me.”

- 1-on-1 Virtual Therapy Graduate

Program Cost

PPO Plan Rates – Visits Billed Through Claims

Program	Session Type	Rates	Description
Digital Program with a Coach Self – enrollment	Initial Screening - Assessment & activation	Copay	Online Assessment, account activation & initial call with the behavioral coach
	Weekly Coaching call	Copay	Completion of Behavioral Coach call; weekly modules with ~5 activities each remain the same but completion does not trigger a claim
1-on-1 Virtual Therapy Referral or Self-enrollment	Initial Consultation (IC) - 60 min session	Copay	The IC is a 55 min session with the therapist via phone & is a thorough assessment of BH symptom severity
	Weekly Therapy - 55 min session	Copay	Weekly therapy is a 55 min session with the therapist via phone or video, with supplemental digital tools in between sessions
Virtual Therapy with a Coach and Therapist For proactively identified participants only	Initial Consultation (IC) - 60 min session	Copay	The IC is a 60 min session with the therapist via phone & is a thorough assessment of behavioral health symptom severity, medical history, medication history, family history, etc
	Weekly Therapy and behavioral coaching - Two 45 min sessions	Copay	Two 45 min weekly sessions with the Therapist and Behavioral Coach. Sessions are held via phone or video, with supplemental digital tools in between sessions.



Thank you