



## Family Insurance and Behavioral Health Services for Children and Adolescents

If the family has....	Behavioral health benefit for intermediate care services	Additional information
MassHealth <b>only</b>	Children's Behavioral Health Initiative (CBHI)	If the youth has MassHealth as their only coverage there should be <b>no changes</b> .
Massachusetts regulated DOI commercial insurance product (i.e. fully-funded plan) <b>only</b>	Behavioral Health for Children and Adolescents (BHCA)	For general information about behavioral health services covered though the BHCA benefit visit: <a href="https://childrensmentalhealthcampaign.org/resources">https://childrensmentalhealthcampaign.org/resources</a> .  <i>For information about a specific plan, contact the plan directly.</i>
Out-of-state commercial insurance OR a self-insured plan <b>only</b>	No coverage of CBHI No coverage of BHCA	A family may wish to apply for MassHealth Commonhealth, making sure to complete the disability segment of the application. The family may have to pay a monthly premium for Commonhealth coverage. Visit: <a href="https://www.mass.gov/how-to/apply-for-masshealth-the-health-safety-net-or-the-childrens-medical-security-plan">https://www.mass.gov/how-to/apply-for-masshealth-the-health-safety-net-or-the-childrens-medical-security-plan</a>  If found eligible for MassHealth the youth/family CAN access CBHI services.
Massachusetts regulated DOI commercial insurance product & MassHealth (sometimes referred to as secondary MassHealth, Commonhealth, or TPL)	BHCA	For general information about behavioral health services covered though the BHCA benefit visit: <a href="https://childrensmentalhealthcampaign.org/resources">https://childrensmentalhealthcampaign.org/resources</a> . <i>For information about a specific plan, contact the plan directly.</i>  MassHealth will cover co-pays and deductibles for BHCA services.
Out-of-state commercial insurance <b>OR</b> a self-insured plan & MassHealth (sometimes referred to as secondary MassHealth, Commonhealth, or TPL)	CBHI	Because out-of-state commercial insurance and self-insured plans are NOT regulated by the Massachusetts Division of Insurance they are NOT required to cover BHCA. <b>Some plans may choose to include some or all BHCA benefits.</b>  <i>For information about a specific plan, contact the plan directly.</i> <b>In this case because the youth has MassHealth Commonhealth (aka MassHealth Secondary) the child should be able to access CBHI services as usual.</b>