

Talking With Your Insurance Company About Mental Health Coverage

A Right to Mental Health Care

Did you know that you and your children have a **legal right to mental health care** covered by your insurance? **Coverage of services for mental health, behavioral health and substance-use disorders must be comparable to physical health coverage.** For example, insurance companies can't charge a higher co-pay for mental health visits than they do for medical visits, or put a yearly limit on the number of covered mental health visits when they don't place such a limit on visits for physical health.

Working with Your Insurance Company

- 
- **Insist upon what you need for your family.** Sometimes insurance companies make exceptions regarding coverage, and the squeaky wheel gets the oil.
 - **Always get names, numbers or IDs** for everyone you speak with. And keep a record of each contact, including the time and date of each call or email and a summary of what was discussed.
 - **Create an online account** on your insurance company's website. You'll find a list of mental health services available to you and your family, and often a real-time databases tracking availability of providers.
 - **Ask your insurance company for a case manager or social worker.** This benefit gives you someone on the inside working specifically to get your child the care they need.

Considering MassHealth

- **If your insurance doesn't pay for a service, MassHealth might.** MassHealth is a combination of Medicaid and the Children's Health Insurance Program (CHIP). **ALL kids with disabilities living in Massachusetts are eligible for MassHealth as secondary insurance.**
- **You may initially be rejected** by MassHealth based on income alone; you'll either need to wait until all your forms, including the disability supplement, are reviewed, or submit an appeal.
- **Unless your income meets certain requirements, MassHealth secondary insurance will come at a cost.** However, Premium Assistance can lower the cost, and MassHealth can help with deductibles and copays, lowering your overall healthcare expenses.
- The **Insurance Resource Center for Autism and Behavioral Health** can help you submit the application and decide whether having MassHealth as secondary insurance makes financial sense for your family.



Talking With Your Insurance Company About Mental Health Coverage

Finding a Provider

- **Can't find a provider with availability?** Ask your insurer for help. Be sure to keep notes on the calls you've made, including which agencies you've called, who you talked with, and the expected wait time. It's important to keep a record of your attempts to secure a provider, especially if you need to request permission to use an out-of-network provider (see below).*
- **If you find a provider with availability, but they don't accept your insurance, a single case agreement may be an option.** Under a single case agreement, the insurance company agrees to cover services from your out-of-network provider and that provider agrees to accept the insurer's in-network rate for those services.*
- **If your child is stuck boarding in the Emergency Department or if you're having trouble accessing acute care, always talk to your insurance company - even if the hospital or other provider says they already have.** The people you'll talk to as a member are different than those your provider spoke with, and may be able to find options that the provider side missed.

*Source: *The Insurance Resource Center for Autism and Behavioral Health*



Fully-Funded vs Self-Funded Insurance Plans

An important step to take when determining what services your health insurance will cover is to find out whether your plan is fully funded (sponsored by an insurance company) or self-funded (sponsored by a specific employer). If your plan is fully funded, it must adhere to all federal **and** Massachusetts laws regarding mental health care services. Self-funded plans must only follow Federal laws. As Massachusetts laws tend to be more generous towards consumers of health care, this can have a real impact on the services your insurer covers, and providers may need to know which category your plan falls under.



Resources

- **The Insurance Resource Center for Autism and Behavioral Health** at the University of Massachusetts Medical School provides resources on issues related to medical insurance for autism and behavioral health needs as well.
- **Carrier Table**: This document, by the Insurance Resource Center for Autism and Behavioral Health, contains information specific to a number of private insurance plans in Massachusetts. Find numbers to call for Behavioral Health Services, the language to use to ask for them, and more.
- **MCPAP: The Massachusetts Child Psychiatry Access Program** is a free therapy and psychiatry referral service for pediatricians that helps find mental and behavioral health professionals for kids. To access MCPAP, ask for a referral from your child's pediatrician.