



Consumer Advisory: Getting started with help for mental health problems

As of October 9, 2020

Mental health includes emotional, psychological and social well-being. Mental health problems are common and may be caused by biological factors, life experiences, or family history. Some mental health problems are long-term and chronic, but others are due to a specific situation. You should treat your mental health as seriously as you treat your physical health. If you need help, but don't know where to find it, this Advisory may help you.

Insurance

Insurance may cover all or part of the cost of mental health services depending upon the type of care you need and the terms of your policy. Maryland law requires health benefit plans issued in Maryland to cover mental health services, but you may have coverage through a plan that is not subject to Maryland law. If you have private insurance, you should check your policy for your benefits. You should have a policy, certificate of coverage, or summary plan document that describes your health plan's benefits. If you cannot find your documents or have questions about your benefits, you can also call the member services number on the back of your card. There may be a separate number for mental health services.

Finding a provider

Your primary care provider may be able to help by assessing your symptoms, and if appropriate, refer you to a mental health care professional. And remember, any conversation you have with your primary care provider is confidential. In some cases, you may be referred to a mental health provider who determines the most appropriate type of care and refers you to another provider.

To find an in-network provider, you can use your carrier's provider directory. Most health plans have online provider directories, but you can also call the carrier's member services department to request the names of providers. If you use the online directory, be sure to use the correct plan name to find the correct network; your card should have your health plan name. After you locate a name, it is a good idea to call the provider's office and the health plan to confirm that the provider is still participating and accepting new patients. Since not all providers at a location may be participating ("in-network"), you should ask about the specific provider you plan to see.

What if I need help urgently?

Call your mental health provider or your primary care provider and ask for an urgent appointment. You can also ask your primary care provider for names of mental health providers, and if your insurance requires it, a referral. You may also find these phone numbers useful:

- In Maryland, call 211, and press 1.
- National Suicide Prevention Lifeline: 1-800-273-8255
- Substance Abuse and Mental Health Services Administration (SAMHSA)
Treatment Referral Helpline: 1-877-726-4727
- Veterans Crisis Line: 1-800-273-8255

What if I have a problem with my health plan?

The Maryland Insurance Administration has more detailed information about health insurance and coverage for mental health services available on its website at <https://insurance.maryland.gov/Consumer/Pages/HealthCoverage.aspx> or you can contact us at 800-492-6116 or 410-468-2000.