

A ROADMAP TO BEHAVIORAL HEALTH

A Guide to Using Mental
Health and Substance
Use Disorder Services



First Name, MI, Last Name

Emergency and Crisis Information

Need help now? Use these hotlines for help. If you are in crisis, reach out now!

National Suicide Prevention Lifeline

www.suicidepreventionlifeline.org

1-800-273-TALK (8255)

TTY: 1-800-799-4889

24-hour, toll-free, private suicide prevention hotline. Your call is routed to the nearest crisis center.

SAMHSA Treatment Locator

<https://findtreatment.samhsa.gov/>

SAMHSA Referral Helpline

1-800-662-HELP (4357)

TTY: 1-800-487-4889

24-hour free and private treatment referral and information about mental and/or substance disorders, prevention, and recovery. Calls in English and Spanish.

Veterans Crisis Line

www.veteranscrisisline.net

1-800-273-8255

TTY: 1-800-799-4889

Connects veterans in crisis with qualified and caring Department of Veterans Affairs (VA) responders. Uses private, free hotline, chat, or text. Also for families and friends of veterans.

Disaster Distress Helpline

<http://www.samhsa.gov/find-help/disaster-distress-helpline>

1-800-985-5990

Text "TalkWithUs" to 66746

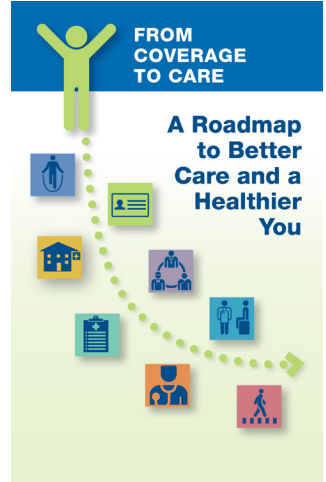
If you experience emotional distress from natural or human-caused disasters, you can connect with the Disaster Distress Helpline. Immediate, multi-language, and private counseling.



If you are in crisis, have an emergency, or life-threatening situation, call 9-1-1 or go to an emergency department.

How to Use this Guide

Use this guide with the [Roadmap to Better Care and a Healthier You](#) to understand how to use your coverage to improve your mental and physical health. This guide adds to the 8 steps of the Roadmap to give important information about behavioral health.



Your ROADMAP to health

- ### START HERE

Put your health first

 - Staying healthy is important for you and your family.
 - Maintain a healthy lifestyle at home, at work, and in the community.
 - Get your recommended health screenings and manage chronic conditions.
 - Keep all of your health information in one place.
- ### Understand your health coverage

 - Check with your insurance plan or state Medicaid or CHIP program to see what services are covered.
 - Be familiar with your costs (premiums, copayments, deductibles, co-insurance).
 - Know the difference between in-network and out-of-network.
- ### Know where to go for care

 - Use the emergency department for a life threatening situation.
 - Primary care is preferred when it's not an emergency.
 - Know the difference between primary care and emergency care.
- ### Find a provider

 - Ask people you trust and/or do research on the internet.
 - Check your plan's list of providers.
 - If you're assigned a provider, contact your plan if you want to change.
 - If you're enrolled in Medicaid or CHIP, contact your state Medicaid or CHIP program for help.

If you want to change your provider, return to Step 4.
- ### Make an appointment

 - Mention if you're a new patient or have been there before.
 - Give the name of your insurance plan and ask if they take your insurance.
 - Tell them the name of the provider you want to see and why you want an appointment.
 - Ask for days or times that work for you.
- ### Be prepared for your visit

 - Have your insurance card with you.
 - Know your family health history and make a list of any medicines you take.
 - Bring a list of questions and things to discuss, and take notes during your visit.
 - Bring someone with you to help if you need it.
- ### Decide if the provider is right for you

 - Did you feel comfortable with the provider you saw?
 - Were you able to communicate with and understand your provider?
 - Did you feel like you and your provider could make good decisions together?
 - Remember: it is okay to change to a different provider!
- ### Next steps after your appointment

 - Follow your provider's instructions.
 - Fill any prescriptions you were given, and take them as directed.
 - Schedule a follow-up visit if you need one.
 - Review your explanation of benefits and pay your medical bills.
 - Contact your provider, health plan, or the state Medicaid or CHIP agency with any questions.

Visit go.cms.gov/c2c for more information

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To help how you can use this Roadmap, our fictional story, “Maria’s Story”, gives an example to help you understand how you can use your health coverage to address a behavioral health condition.

MARIA'S STORY: GETTING HEALTH INSURANCE




In **November**, Maria decides to apply for health insurance coverage. She knows there are a few ways she can apply, and a friend told her about an assister, Mark, who is nearby. Maria makes an appointment to meet with Mark.

Maria finds her ID, proof of residence, and paystubs. She meets with Mark, who gives her an **Enrollment Toolkit** to help Maria learn why health coverage is important and what to know before choosing a plan. Mark explains how to apply for coverage, reviews the documents Maria brought, and helps her complete the application.

This is Maria's first time choosing health insurance, and she is surprised by the number of choices. Mark explains what to consider in choosing a plan that fits her budget and her health needs. Mark helps Maria finish applying for coverage.

Maria pays her first premium. Soon after, the insurance company sends her an insurance card and member handbook.

QUICK REFERENCE

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1

UNDERSTAND YOUR BEHAVIORAL HEALTH

What is behavioral health?

Behavioral health is a key part of a person's overall health. It is just as important as physical health. It includes your emotional, psychological, and social well-being.

Behavioral health conditions include mental and substance use disorders.

- **Mental disorders** involve changes in thinking, mood, and/or behavior that may occur often, or less often.
- **Substance use disorders** occur when the use of alcohol and/or drugs (like opioids or tobacco) causes health problems or a disability. A person may not keep up with work, school, or home tasks.
- **Co-occurring disorders** usually means a person has both a mental and substance use disorder.
- **Co-existing disorders** usually means a person has both a behavioral and physical health condition.



Adults living in the US with a mental disorder



Adults living in US with a substance use disorder

Behavioral health conditions are common. People of all ages, genders, races and ethnicities get these conditions. They happen with or without physical disabilities. If you have changes in your mood or behavior or your alcohol or drug use causes problems, you may want to talk to your doctor or health care provider. Help is available. Recovery is possible.

What is behavioral health care?

Behavioral health care usually starts with a **screening** and includes **treatment** and **recovery services** and **support**.

Screenings can be quick questions. They often are asked in a doctor's office, medical clinic, primary care clinic, community clinic, or (for youth) in a school-based clinic. This can help find disorders early and treat them before conditions get worse. If the screening finds a concern, a more detailed **assessment** may be done for a diagnosis.

Treatments are services like therapy or counseling, medication, and supportive services. Supportive services can be helpful in getting a job, education, and housing. Some treatments may include staying in a hospital. It is different for each person. For many people, the best treatments are a mix of counseling, supportive services, and medication.

Recovery services and supports help you manage your behavioral health conditions by providing social and emotional supports. They can also help with other concerns like finding a job, child care, or affordable housing. The process of recovery is different for each person.

- Services and support may be from by a provider, support group, community clinic, place of worship, or other community organization. Family members, friends, caregivers, and social networks may also be a part of recovery.
- **Peers** are people who had a similar behavioral health condition, and are in recovery. They can be a great help and show you that recovery is possible.

Here are feelings and behaviors we all experience. Having one or more over a long period of time could be a warning sign. If you have one or more of these, see your doctor or a specialty provider.

- Eating or sleeping too much or too little
- Pulling away from people and usual activities
- Having low or no energy
- Feeling irritable or annoyed more than usual, or all the time
- Having unexplained aches and pains
- Feeling helpless or hopeless
- Feeling sad or anxious or “empty”
- Loss of interest or pleasure in hobbies and activities
- Feeling restless or having trouble sitting still
- Difficulty concentrating, remembering, or making decisions
- Smoking, drinking, or using drugs more than usual
- Feeling unusually confused, forgetful, on edge, angry, upset, worried, or scared
- Having thoughts about death, suicide, or hurting yourself or others
- Not being able to do daily tasks like taking care of your children or getting to work or school
- Drinking 5 or more alcoholic drinks on one occasion for men, or 4 for women
- Drinking an average of 15 or more alcoholic drinks per week for men, or 8 for women



For more, visit www.mentalhealth.gov/ and www.samhsa.gov.

MARIA'S STORY: GETTING THE RIGHT HELP TO GET BETTER

In January, Maria makes an appointment with her primary care provider. She wants a check-up to get preventive services. These are services covered by her insurance plan, so she has a \$0 copayment.

While at the appointment, Maria mentions to her primary care provider that she hasn't been sleeping or eating well for the past couple weeks. She has low energy, constant headaches, and is generally feeling “down.” Her job has been very stressful lately. Her doctor does an exam and runs some tests but does not find anything physically wrong. She suggests that Maria should see a behavioral health provider. She gives her a list of providers in her insurance network.



2 LEARN ABOUT HEALTH INSURANCE

What is health insurance?

Health insurance helps pay for health care services like office visits or counseling and prescription medication.

Health insurance helps protect you financially if something unexpected happens. It is like insurance for your car or home. It also helps you pay for services to keep you healthy and deal with ongoing physical and mental health conditions.

To learn more about coverage terms like premium, copay, and deductible, see the [Roadmap to Better Care and a Healthier You](#) or the glossary at the end of this guide. If you need help understanding how to enroll, visit www.healthcare.gov or call the Marketplace Call Center at 1-800-318-2596, 1-800-Medicare, or contact your state Medicaid office.

What does health insurance include?

Most health plans must cover certain health benefits. This includes mental health and substance use services. Your exact benefits depend on your state and the plans'.

Most health plans generally cover these mental health and substance use services:

- Access to behavioral health providers like psychiatrists, and psychologists, social workers, advanced practice registered nurses, and counselors
- Treatments like psychotherapy, counseling, and medication
- Inpatient services like a hospital or emergency room visit
- Pre-existing conditions
- Preventive services, like alcohol and depression screenings are covered at no cost under most health insurance plans.

Most health plans have:

Similar rules for coverage of mental health and substance use disorder services as for physical health. This is called “**parity.**” It applies to copayments, number of visits, and preauthorizations. To learn more about these rules, see the list of resources at the end of this guide.



3

WHERE TO GO FOR HELP AND TREATMENT

People get their behavioral health care in many places like a primary care provider, behavioral health provider, or the emergency department (ED or ER) in a hospital.

There are big differences between visits to your provider and visits to the emergency department like cost, time you wait for care, and follow-up. A visit to the emergency department will cost you more than an office visit. You may wait longer at a hospital to be seen and will have fewer choices about who you see.

Review the table on pages 18-19 of the [*Roadmap to Better Care and a Healthier You*](#) for more information on how going to your primary care provider is different from going to the emergency department.

A primary care provider is usually who you see first. The provider may offer recommended screenings. The provider will keep your health records, help you manage your ongoing health needs, and may also connect you to a behavioral health provider.

Behavioral health providers are specially trained to work with people experiencing mental and substance use disorders. They work in hospitals, community mental health clinics, substance use treatment centers, primary care clinics, school-based health centers, college counseling centers, and private practices.

If you have an emergency or life-threatening situation, go to the emergency department or call 9-1-1. If you have a crisis or are in need of immediate help, you can also contact your provider or one of the helplines listed at the front of this book.



If you are in crisis, have an emergency, or life-threatening situation, call 9-1-1 or go to an emergency department.





4 FIND A BEHAVIORAL HEALTH PROVIDER

An important step to getting behavioral health care is finding a provider. There are different ways to do this:

- **Primary care providers** (like a doctor, nurse practitioner, or other health care provider) may be able to screen or treat many behavioral health problems.
- A primary care provider may also recommend or refer you to a **behavioral health provider**. You may need a **referral** for your health plan to pay for a visit. Check with your insurance company or call the behavioral health provider's office to be sure they accept your insurance and are an in-network provider.
- Sometimes insurance plans require a **preauthorization**. This is a decision made by the insurance plan that a service, treatment, or prescription drug is medically necessary.
- Insurance Plan Directory
 - Call your insurance company or state Medicaid and Children's Health Insurance Program (CHIP) program, look at their website, or check your member handbook to find behavioral health providers in your network.
 - Use the plan directory to search for particular needs, such as a provider who speaks a language other than English, can accommodate mobility challenges, is located near you, or works with specific populations, such as veterans.
- Recommendations from family, friends, and other sources
 - Ask family, friends, or another person in your community for a suggestion.
 - Check with your insurance company or call the behavioral health provider's office to be sure they accept your insurance and are an in-network provider.

A Network is the facilities, providers, and suppliers your health insurer has an agreement with to provide you with health care services.

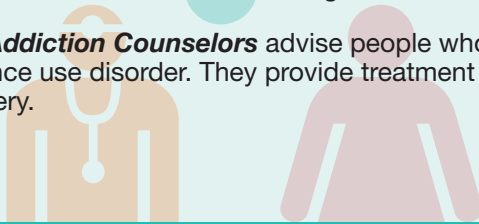
- Contact your insurance company to find out which providers are "in-network." These providers may also be called "preferred providers" or "participating providers."
- If a provider is "out-of-network" it might cost you more.
- Networks can change. Check with your provider each time you make an appointment.

Types of Behavioral Health Providers

There are different types of behavioral health providers. Ask your primary care provider for help deciding between types.

Some examples include:

- **Psychiatrists** diagnose mental and substance use disorders, prescribe and monitor medications, and may provide counseling and therapy.
- **Psychiatric or Mental Health Nurse Practitioners** are nurses trained to provide assessment, diagnosis, and therapy for mental or substance use disorders. They can also prescribe medication. These providers may be called Advanced Registered Nurse Practitioner (ARNP), Advanced Practice Registered Nurse (APRN), Advanced Practice Nurse (APN), Certified Nurse Practitioner (CNP), Certified Registered Nurse Practitioner (CRNP), or Licensed Nurse Practitioner (LNP).
- **Clinical Psychologists** make diagnoses and provide counseling and therapy. Sometimes they can prescribe medications.
- **Clinical Social Workers** make diagnoses and provide counseling and therapy, case management, and advocacy.
- **Social Workers** provide case management and help locate treatment services and other services to support recovery and healthy living.
- **Counselors** make diagnoses and provide counseling. They help with improving life skills and relationships.
- **Peer Specialists/Recovery Coaches** are people who have experienced mental or substance use disorders and are in recovery. They can teach you about the health system, provide emotional and social support, and help your recovery. Peers often receive training and certification.
- **Substance/Addiction Counselors** advise people who have an alcohol or other substance use disorder. They provide treatment and support to help in your recovery.



MARIA'S STORY: GETTING A BEHAVIORAL HEALTH PROVIDER

Maria returns home from her appointment. She looks over the list of providers. At first she is not sure where to start. Her friend suggested to start with the providers located closest to her. She found more information on the internet to help her and called the offices to double-check if they accept her insurance and are taking new patients. She found one that seemed easy to get to and friendly on the phone. The office is taking new patients and her insurance, so Maria makes an appointment with Dr. Lee, a clinical psychologist.



5

MAKE AN APPOINTMENT WITH A BEHAVIORAL HEALTH PROVIDER

After you choose a behavioral health provider, make an appointment.

When you call to make an appointment, you should ask:

- Are they accepting new patients?
- Do they accept your insurance? Always double-check! If you need to provide your Member ID and/or group number this can be found on your insurance card.
- What mental and substance use conditions does the provider treat?
- How soon can you get an appointment?
- Does the provider speak your language? Or have an interpreter?
- If you have limited mobility or other disabilities, is the office able to meet your needs?

You might also want to consider:

- Is the office close to your home or work?
- How would you get to the appointment?
- Is the office near public transportation?
- Will the appointment times work with your schedule?

For more about this, read Step 5 “Make an appointment” in the [*Roadmap to Better Care and a Healthier You*](#).





6

PREPARE FOR YOUR APPOINTMENT

Now that you made an appointment, it is time to prepare.

Here are the things you should take to your appointment:

- Your insurance card.
- Valid photo identification.
- Any health history or medical records for yourself and family members.
- List of allergies.
- Any medications, vitamins, or herbs you take.
 - Bring them or make a list of their names, who prescribed them, and how much you take each day.
- List of other providers you see.
- Questions you want to ask your provider.
 - Write them down and bring them with you.
 - Make a list of the symptoms you have been experiencing, how long you've had them, and how they impact your life.
 - Bring a notepad to write down any instructions.
- You may also want to bring along a family member or friend.
- Payment for a copayment, if you have one.

MARIA'S STORY: GETTING AND KEEPING BEHAVIORAL HEALTH CARE

In February, Maria goes to her first appointment with Dr. Lee, a clinical psychologist. She brings her insurance card, photo ID, and copay and checks in with the receptionist. The receptionist asks Maria to fill out some forms. She is a little nervous. When Dr. Lee comes out to the waiting room and smiles, Maria feels better. She leads Maria to her office and closes the door.

Dr. Lee tells Maria that their talk is generally private, subject to certain exceptions that may be permitted under State law. Dr. Lee also tells Maria about other services she provides, like group therapy sessions.

Dr. Lee asks Maria a few questions: What brings you here? Maria starts talking about her symptoms and the stress of her job. Dr. Lee listens carefully and asks more questions. At the end of the session, Dr. Lee suggests Maria come back and begin keeping a journal about how she is feeling about her job. Maria agrees and makes another appointment.

At home, Maria thinks about her visit with Dr. Lee. She thinks Dr. Lee is a good match because she felt comfortable, and she is looking forward to her next appointment.



7

DECIDE IF THE BEHAVIORAL HEALTH PROVIDER IS RIGHT FOR YOU

Your health and well-being are important and personal. You should feel you can work with, trust, and be comfortable talking to your behavioral health provider. It is also important to share in decision-making about your treatment. Make sure you are comfortable with the treatment plan and it fits your needs. Talk about any concerns and questions you may have.

Trusting and working with your provider will help you feel and stay better. Trust is built over time through repeat appointments and open communication.

After your first visit, think about:

- Did you feel listened to?
- Did your provider use words you could understand? Pay attention to you? Speak in a way that made you comfortable?
- Did your provider clearly explain your treatment options and their benefits and risks? Did you talk about a treatment plan? Did you feel that you shared in this decision?
- If you were given a prescription, did your provider tell you when to take it and how much?
- Was the behavioral health provider respectful of your culture, opinions, values, and beliefs? Is this a place you'd feel comfortable going back to?
- If you asked for assistance (like an interpreter, translation, other form of written materials, or assistance related to your disability) was it provided?
- Do you have a follow-up plan?
- Can you contact your behavioral health provider or staff with questions?

If you answered “Yes” to most of these questions, then you may have found a behavioral health provider that’s right for you!

If you answered “No” to any of these questions, call the office and share your concerns. They may be easily fixed. You may also be able to see another provider. It is okay to ask for changes or to look for another provider.

If you want to change behavioral health providers, [Go Back to Step 4](#) to find someone you can work with and trust.

Remember, if you want to try a different provider, call your health plan or go to their website to make that change. Make sure you choose a provider who takes your coverage or you will pay more.



8

STAY ON THE ROAD TO RECOVERY

Your treatment plan is important. After your appointment:

- 1. Schedule any follow-up appointments before you leave.** Routine appointments that fit your schedule can help build a trusted partnership with your provider.
- 2. Follow the treatment plan that you and your behavioral health provider agree on.** If you have trouble following it, see Step 8 of the [Roadmap to Better Care and a Healthier You](#) for tips.
- 3. Read your Explanation of Benefits (EOB).** An EOB is a summary of health care charges. Your insurance company sends this after you see a provider or get a service. It is not a bill. It is a record of your services, and how much your provider is charging your insurance company.
- 4. Be sure you are covered with the right plan.** Plans and your health needs can change. Review your coverage options during each Open Enrollment to make sure your plan meets your needs.
- 5. Tell your provider if your behavior or thoughts change.** If you take medication, keep taking it as prescribed, even if you feel better. Talk to your provider about side effects or other concerns before you choose to stop taking your medication. You may need to change medications to find the one that works for you.

MARIA'S STORY: GETTING TO RECOVERY

Maria gets ready to go back to see Dr. Lee. She brings her the journal that she and Dr. Lee agreed Maria should keep and a list of who supports her, like friends and family. Even though Maria is tired, she decides to ride her bike to see Dr. Lee. At her first appointment, Dr. Lee said exercise is important to keeping her body and mind healthy.

During the session, Maria and Dr. Lee talk about her journal and the list of supportive people in her life. They talk about Maria's job, and how it may be causing some of her stress, and small changes she can make that might help.

For the next three months, Maria sees Dr. Lee once a week. Under Maria's health insurance plan, she only has to pay a copay. By the end of the three months, Maria notices she is sleeping better, eating more regularly, and her headaches have gone away. Maria is also feeling more energetic and has more interest in activities outside of her job. At her next appointment, Maria and Dr. Lee discuss a revised treatment plan based on her progress.



GLOSSARY

Assessment

An assessment consists of gathering information and engaging in a process with the individual that enables the provider to establish the presence or absence of a mental or substance use disorder, determine the individual's readiness for change, identify strengths or problem areas that may affect the processes of treatment and recovery, and engage the individual in the development of an appropriate treatment relationship and plan.

Behavioral Health Provider

Behavioral health providers are specially trained to work with people experiencing mental and substance use disorders, and work closely with other health care providers in a variety of settings, including hospitals, community mental health clinics, primary care clinics, school-based health centers, college counseling centers, and private practices.

Case Management

A process that assesses, plans, coordinates, and monitors services and supports to meet an individual's or family's comprehensive health and social service needs.

Copayment

An amount you may be required to pay as your share of the cost for a service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription.

Coinsurance

Coinsurance is an amount you may have to pay that is set as a percentage. For example, you might pay 20% of the cost for an emergency room visit.

Deductible

The amount you owe for the health care services that your health insurance or plan covers before your health insurance or plan begins to pay.

Inpatient Care

Treatment and services received when admitted to a health care facility, like a hospital or nursing home.

Peer Support

Refers to help based on the shared understanding, respect, and mutual empowerment between people in similar situations or with similar lived experience. Peer support has been described as the giving and receiving of help based on shared responsibility and agreement of what is helpful for people with a shared circumstance.

Preauthorization

A decision by your health insurer or plan that a health care service, treatment plan, prescription drug, or durable medical equipment is medically necessary. This is also sometimes called prior authorization, prior approval, or precertification. Your health insurance or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

Premium

The periodic (usually monthly) payment to an insurance company or a health care plan for health or prescription drug coverage.

Primary Care Provider

The physician (usually a doctor or nurse practitioner) you see first for most health concerns. He or she makes sure you get the care you need to keep you healthy. He or she also may talk with other doctors and health care providers about your care and refer you to them. In many health plans, you must see your primary care doctor before you see any other health care provider. It is best to check with your insurance company to determine what requirements are necessary to first meet.

Recovery

Recovery is a process of change through which individuals improve their health and wellness, live a self-directed life, and strive to reach their full potential. It involves overcoming or managing one's disease(s) or symptoms and making informed, healthy choices that support physical and emotional wellbeing, having a stable and safe place to live, meaningful daily activities, and relationships and social networks that provide support.

Recovery Services and Supports

These services and supports help you manage your behavioral health conditions by providing social and emotional supports and help with other related concerns, such as finding a job, finding child care, or locating affordable housing. The process of recovery is different for each person. These services and supports may be provided by a doctor or other health provider; or by a support group, such as at a community clinic or a church.

Screening

A brief set of questions to determine the likelihood that a person has a mental or substance use disorder. Screening establishes the need for an in-depth assessment and usually occurs soon after a client presents for services.

Treatment

Services such as therapy or counseling, medication, and supportive services, such as assistance with securing employment, education, and housing.

For more terms, see the [Roadmap to Better Care and a Healthier You](#) or visit www.healthcare.gov/glossary.



ADDITIONAL RESOURCES

Understand and Use Health Coverage

- From Coverage to Care Website
 - go.cms.gov/c2c
- SAMHSA Treatment Locator
 - <https://findtreatment.samhsa.gov>

Apply for Coverage

- From Coverage to Care Enrollment Toolkit
 - <https://marketplace.cms.gov/technical-assistance-resources/c2c-enrollment-toolkit.pdf>
- Health Insurance Marketplace
 - Website
 - www.HealthCare.gov
 - Call Center
 - 1-800-318-2596
 - TTY: 1-855-889-4325
 - State Marketplace Referral
 - www.HealthCare.gov/get-coverage/
 - State Medicaid Office
 - www.Medicaid.gov/about-us/contact-us/contact-state-page.html
 - Find a trained person in your community to help you apply for health insurance
 - <https://localhelp.healthcare.gov/>
 - Find and compare plans in your area
 - www.healthcare.gov/see-plans/

Behavioral Health Treatment Services Locator

- SAMHSA's Treatment Locator
 - <https://findtreatment.samhsa.gov/>
 - 1-800-662-HELP (4357)
 - 1-800-487-4889 (TTY)

Parity and Your Rights

- U.S. Department of Labor, Benefits Advisors: www.dol.gov/ebsa/mentalhealthparity/ or call 1-866-444-3272
- U.S. Department of Labor Parity of Mental Health and Substance Abuse Benefits with Other Benefits: Using Your Employer-Sponsored Health Plan to Cover Services: www.dol.gov/sites/default/files/ebsa/laws-and-regulations/laws/mental-health-parity/parityeducation.pdf
- National Association of Insurance Commissioners to find your state's Department of Insurance: www.naic.org/state_web_map.htm.
- Substance Abuse and Mental Health Services Administration (SAMHSA) Mental Health Parity Addiction Act: www.samhsa.gov/healthfinancing/implementation-mentalhealth-parity-addiction-equity-act
- SAMHSA's: Know Your Rights: Parity for Mental Health and Substance Abuse Disorder Benefits: http://store.samhsa.gov/shin/content/SMA16-4971/SMA16-4971_print.pdf
- SAMHSA's Consumer Guide to Disclosure Rights: Making the Most of Your Mental Health and Substance Abuse Disorder Benefits: <http://store.samhsa.gov/shin/content/SMA16-4992/SMA16-4992.pdf>
- Centers for Medicare & Medicaid Services (CMS): <https://www.medicaid.gov/medicaid/benefits/bhs/index.html>



My To-Do List

- Apply for health insurance
- Choose health insurance
- Pay premium (usually each month)
- Receive card
- Choose primary care provider
- Choose behavioral health provider
- Make appointment
- Prepare for appointment
- Make follow-up appointment
- Follow plan developed by you and your provider
- If needed, fill prescriptions
- If needed, update [healthcare.gov](https://www.healthcare.gov) with income and report life changes

Your Important Health Insurance Info

- This guidebook belongs to _____
- Health plan name _____
- Policy number _____
- Group number _____
- Health plan phone number _____
- Primary care provider _____
- Behavioral health provider _____
- Diagnosis _____
- Triggers for crisis _____
- Pharmacy _____
- Allergies _____

- Emergency contact _____
- Medications _____



This From Coverage to Care publication is a joint effort of the Centers for Medicare & Medicaid Services and the Substance Abuse and Mental Health Services Administration.

[go.cms.gov/c2c](https://www.go.cms.gov/c2c)

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