

# What You Should Know About Mental or Behavioral Health Care



## Dear HMO Member,

Many people including children have mental health problems, like depression or anxiety. Getting care is important. We made this flier to help you understand and use your health plan's mental and behavioral health care services.

*Sincerely, The Office of the Patient Advocate*

## What Does Your Health Plan Cover?

Call your plan or your behavioral health care provider. The number is on your membership card.

### Questions to Ask

1. What counseling or psychotherapy services are covered? How often can I get care? What is the cost?
2. Are prescription drugs for mental health problems covered? What is the cost?
3. What are the hospital benefits and costs for mental health treatment?
4. Can I get treatment for alcohol or drug abuse?
5. Are there support groups and classes, such as classes to help me stop smoking, deal with grief, or manage stress?
6. What services can my child get?
7. What kinds of mental health specialists can I see?
8. Do I need a referral from my primary care doctor?



### Your Primary Care Doctor

Your doctor can prescribe some medicines, like drugs to treat anxiety and depression.

Your doctor can refer you for more help if you need it.

### Choose a Mental Health Specialist

Mental health specialists include clinical psychologists, social workers, marriage and family therapists, and psychiatrists.

- Ask your doctor or health plan for a list of mental health specialists.
- Ask which specialists speak your language.
- You can ask the plan for a specialist in your needed area/specialty.

You can change to another mental health specialist in your plan if you are not satisfied.

### Specialty Mental Health Services

Specialty care is care from a mental health specialist such as a family therapist, psychologist, or psychiatrist.

Health plans cover specialty care for the severe problems listed below. There may be limits on specialty care for other problems. For example, there may be a limit on the number of visits to a psychologist during a year if you do not have one of the problems listed below.

### Severe Problems

If you have one of the following conditions, you have a right to the care that is needed for your condition. Your benefits are similar to the benefits for a medical condition. Your co-pay is the same as the co-pay for visits to medical specialists. Your co-pay for a mental health drug must be the same as co-pays for other drugs.

- Schizophrenia
- Schizoaffective disorder
- Major depressive disorders
- Obsessive-compulsive disorder
- Bipolar disorder
- Anorexia nervosa and bulimia nervosa
- Panic disorder

Pervasive developmental disorder or certain serious emotional disturbances of a child.

Medi-Cal also covers care for severe mental health conditions. However, Medicare offers more limited coverage for these conditions.

### What Treatment is Right for You?

It may take a while to find the treatment or treatments that will work best for you. If your doctor prescribes medicine, ask about possible side effects. If you have side effects that are unpleasant, or if the medicine does not seem to be working, talk with your doctor. There may be another medicine you can try. Or ask for a referral to a mental health specialist.

## Common Problems

### *I cannot find a provider (or I cannot get an appointment within a reasonable time)*

In some health plans, especially in rural areas, it can be hard to find a mental health specialist. If you cannot find one, you can ask your plan to approve visits to a specialist outside the network. You can also file a complaint with your plan. See the next column.

### *I don't think I am getting the right care for my condition.*

Ask your plan to find you a mental health specialist who is qualified and experienced to treat your condition. If your plan does not help, you can file a complaint.

### *My health plan is not authorizing enough care.*

If your health plan denies some or all of the treatment that your provider recommends, they must send you a clear written explanation of the reasons for the denial. You can file a complaint with the plan if you are not satisfied with the reasons. If your plan continues to deny your request, you can ask for an Independent Medical Review from the HMO Help Center

## California Law Protects Your Rights

- You have the right to be treated with respect.
- You have the right to understand your mental health care. Ask for an explanation in plain English, or in your language.
- You can ask for a written diagnosis (description of your problem).
- You can ask for a second doctor's opinion about a mental health problem.
- You have the right to accept or refuse mental health treatment.
- Your providers and your plan must keep your mental health records confidential.
- You can get a copy of your mental health records. You may be charged for the copying.

## How to File a Complaint

Sometimes your plan will not approve the service you want, or you have to wait too long for an appointment. If this happens:

- You can file a complaint with your health plan. Call your plan and say that you want to file a complaint.
- You can also file a complaint with the California HMO Help Center. This is a state agency that oversees HMOs. It offers help in many languages and is open 24-hours-a-day, 7 days a week.

### ■ California HMO Help Center

1-888-466-2219

1-877-688-9891 (TTY)

## More Information



### ■ Office of the Patient Advocate

We are a state agency that provides educational materials to help health plan members understand and use their health care services. Call to order free materials in many languages.

**1-866-466-8900**

**1-866-499-0858** (TTY)

[www.opa.ca.gov](http://www.opa.ca.gov)

### ■ Mental Health Association in California

Information and advocacy for people with mental health problems.

1-916-557-1167

1-800-273-8255 (national hotline)

[www.mhac.org](http://www.mhac.org)

### ■ NAMI California

Information, advocacy, and support for families with seriously mentally ill relatives. Programs for consumers of mental health services.

1-916-567-0163

1-800-950-6264 (national hotline)

[www.namicalifornia.org](http://www.namicalifornia.org)

