

Coverage for Mental Health, Behavioral Health, and Substance Abuse Care

Mental Health, Behavioral Health and Substance Abuse benefits are payable in the same manner as any other primary care service. The coverage will be based on:

- How your provider codes the claim (office visit, outpatient services, etc.)
- The facility where the services were rendered (office/clinic setting, or at an outpatient facility, or inpatient hospital).

Mental health benefits are not tiered. If your provider is in the [Behavioral health directory](#), they are in-network.

The following summary describes how mental health benefits are covered under both plans for 2024:

Where the Service is Rendered	PPO	HDHP
Office Visit	<p>In-Network provider: Your copay is \$0.00.</p> <p>Out-of-Network provider: Your cost after your deductible is met will be 50% of the cost of the service.</p>	<p>In-Network provider: Your cost after your deductible is met will be \$0.00.</p> <p>Out-of-Network provider: Your remaining cost after your deductible is met will be 50% of the cost of the service.</p>
Outpatient Hospital	<p>In-Network provider: Your cost after your deductible is met will be 10% of the cost of the service.</p> <p>Out-of-Network provider: Your cost after your deductible is met will be 50% of the cost of the service.</p>	<p>In-Network provider: Your cost after your deductible is met will be 10% of the cost of the service.</p> <p>Out-of-Network provider: Your cost after your deductible is met will be 50% of the cost of the service.</p>
Inpatient Hospital	<p>In-Network provider: Your cost after your deductible is met will be 10% of the cost of the service.</p> <p>Out-of-Network provider: Your cost after your deductible is met will be 50% of the cost of the service.</p>	<p>In-Network provider: Your cost after your deductible is met will be 10% of the cost of the service.</p> <p>Out-of-Network provider: Your cost after your deductible is met will be 50% of the cost of the service.</p>

How to Search for a Mental Health Provider

1. Go to UMR.com (www.umar.com).
2. Click on "Find a provider"

UMR

Member Employer Provider Partner Broker

Contact us

Home **Find a provider** Form center

Sign in

A refreshed look for umr.com! See how UMR is updating their website. [Watch video >](#)

Welcome to health care reimaged

UMR makes it easier for you to take charge of your health with simple, personalized health care plans that give you the freedom to focus on what matters most - living life to the fullest.

Sign in to your account

I am a...

Need to register? [Create your account >](#)

By signing into your account, you can:

- Find health care providers

3. Select the **UnitedHealthcare NexusACO Network (English)** and click Search. Scroll down on the page and click Behavioral health directory.

FIND A PROVIDER | Nexus ACO Network

Click on the **View providers** button below to search for health care professionals in your network.

Helpful Cost Estimates

This provider search tool also shows information about the cost of care. Look for providers labeled "Premium Care Physician", which indicates the provider meets the criteria for providing quality and cost-efficient care. Click on a specific provider to view average cost estimates for office visits and treatments for illnesses and conditions within your area.

Important: Please verify the provider is still in the network prior to your next visit and before receiving any services.

Additional Resources

Behavioral health directory

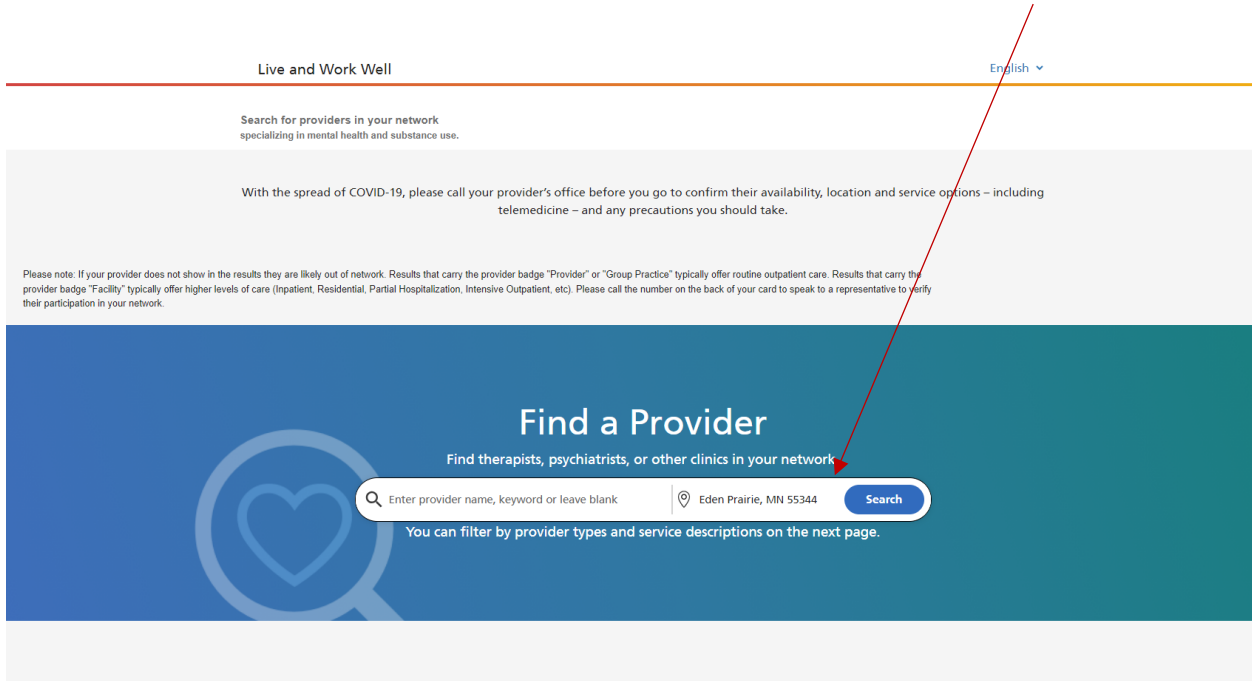
National vendors directory

Add my provider to the network

View Providers →

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- A new tab will open. Here, you can search by provider name, service type, or leave it blank. Click Search.
 - If the location prefills to something other than your city/state, type your location in the box.



- On the results page, you can filter by distance, languages, license type, treatment options, specialty, and more. If a provider is in this system, they are in-network. If a provider is not in this system, they are out-of-network.

