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

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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 <u>Behavioral health directory</u>, they are innetwork.

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

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

How to Search for a Mental Health Provider

- 1. Go to UMR.com (<u>www.umr.com</u>).
- 2. Click on "Find a provider"



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





- 4. 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.

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Live and Work Well	English 🗸		
Search for providers in your network specializing in mental health and substance use.			
With the spread of COVID-19, please call your provider's office before you go to confirm their availat telemedicine – and any precautions you should take.	ility, location and service options – including		
Please note: If your provider does not show in the results they are likely out of network. Results that carry the provider badge "Provider" or "Group Practice" typically offer routine outpatient care. Results that carry the provider badge "Provider badge "Provider" or "Group Practice" typically offer routine outpatient care. Results that carry the provider badge "Provider badge "Provider" or "Brown on the back of your card to speak to a representative to verify their participation in your network.			
Find a Provider			
Find therapists, psychiatrists, or other clinics in your network Q Enter provider name, keyword or leave blank You can filter by provider types and service descriptions on the next page. You can filter by provider types and service descriptions on the next page.			

5. 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.

Live and Work Well		English 🛩		
With the spread of COVID-19, please call your provider's office before you go to confirm their availability, location and service options – including telemedicine – and any precautions you should take. Please note: If your provider does not show in the results they are likely out of network. Results that carry the provider badge "Facility" typically offer higher levels of care (inpatient, Results that carry the provider badge "Frovider" or "Group Practice" typically offer routine outpatient care. Results that carry the provider badge "Facility" typically offer higher levels of care (inpatient, Residential, Partial Hospitalization, Intensive Outpatient, etc.). Please call the number on the back of your card to speak to a representative to verify their participation in your network.				
Find therapists, psychiatrists, or o		Search III C Map View Print Rows per Page: 25 v 1-25 of 200 < >		
Refine Results Clear All Filters (0) ALL RESULTS ARE IN-NETWORK: Sort By Within Distance Search Filters Search Filters	Zov RESULTS withink SMI Lindsay Holly LP PROVIDER PSYCHOLOGIST VIRTUAL VISITS Cave a review Accepting New Patients Email information is not available Website information is not available	Call to schedule a virtual visit		
virtual visit (Online Therapy) Board Certified Platinum Rating Preferred SUD Program	Transitional Living Services PROVIDER GROUP GROUP PRACTICE Accepting New Patients Email information is not available Website information is not available Website information is not available	33		