



# ROADMAP TO BEHAVIORAL HEALTH

Guide to Mental Health and  
Substance Use Disorder Services























## Types of Behavioral Health Providers

There are many types of behavioral health providers. Contact your primary care provider if you need help finding the right type of provider for you.

Some examples include:

- **Psychiatrists** are physicians who diagnose mental and substance use disorders, prescribe and monitor medications. They may also provide counseling and talk therapy.
- **Psychiatric or Mental Health Nurse Practitioners** provide assessment, diagnosis, and therapy for mental or substance use disorders. They are trained nurses and can also prescribe medication. Your state may refer to them as:
  - Advanced Registered Nurse Practitioner,
  - Advanced Practice Registered Nurse,
  - Advanced Practice Nurse,
  - Certified Nurse Practitioner,
  - Certified Registered Nurse Practitioner, or
  - Licensed Nurse Practitioner
- **Clinical Psychologists** make diagnoses and provide counseling and therapy services. Some states allow them to prescribe medications.
- **Clinical Social Workers** provide counseling and therapy services, case management, and advocacy. They also make diagnoses.
- **Social Workers** manage cases and help people locate treatment and other services that support their recovery, health and well-being.
- **Counselors** make diagnoses and provide counseling services. They help people improve life skills and relationships.
- **Peer Specialists/Recovery Coaches** help and teach people in recovery about the health system, and provide emotional and social support. Peers are also in recovery and have had mental or substance use disorders. They often receive training and certification.
- **Substance/Addiction Counselors** provide treatment and support services to people with alcohol or other substance use disorders. They help and advise them in their recovery.



## 5. MAKE AN APPOINTMENT WITH A BEHAVIORAL HEALTH PROVIDER

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

**When you call to schedule your appointment, you should ask:**

- Do they accept new patients?
- Do they accept your insurance? Always double check! If they ask you to provide your Member ID and/or group number, you can find it on your insurance card. Before your appointment, find out how much your copay or out-of-pocket expenses may cost.
- What mental health and substance use conditions does the provider treat?
- How soon can you schedule an appointment with the provider?
- Does the provider speak your language? If not, do they have an interpreter or can they help you find one? Can you bring a family member or friend with you to the appointment?
- If you have limited mobility or other disabilities, can the office meet your needs?

**You may also want think about:**

- How will you travel to the appointment?
- Is the office near your home or place of work? Is public transportation nearby?
- Does the provider offer telehealth services so you can get care from home?
- Do the appointment times available work with your schedule?

For more information, refer to Step 5 (“Make an appointment”) in the [Roadmap to Better Care](#).

Many providers offer behavioral health care through telehealth. This could include mental health counseling, follow-up on care plans, and services for substance use disorders. Most health plans cover behavioral health services similar to physical health services. For more information, refer to [Telehealth: What to Know for Your Family](#).

## Maria’s story: Getting a behavioral health provider

Maria returns home from meeting with her primary care provider. She reviews her health plan’s behavioral health provider directory but does not know where to start. Her friend suggests that she first look for providers who are closest to where she lives. She finds helpful information online and calls a few provider offices to see if they accept her insurance and take new patients. Maria contacts a provider, Dr. Lee, a clinical psychologist, who is friendly and located in a good location for her. Dr. Lee takes new patients and also accepts Maria’s insurance, so she schedules an appointment.



## 6. PREPARE FOR YOUR APPOINTMENT

**After you schedule your appointment, it's time to prepare. Bring these items with you to your appointment:**

- Your insurance card
- Valid photo ID
- Personal or family health history
- List of allergies
- Any medications, vitamins, or supplements that you currently 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 have seen
- Notes to write down:
  - Questions you want to ask your provider
  - Any symptoms you currently have, how long you've had them, and how they impact your life
  - Bring a notepad to write down any instructions the provider gives you
- Payment for a copayment or coinsurance (if your insurance requires it)

Bring anything else the provider may need to answer your questions and address your concerns. It's important that you feel comfortable with any information or instructions they give you. You may want to bring a family member or friend with you for support. Ask the provider's office if you can bring a guest to your appointment.

## 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, copay, and checks in with the receptionist. The receptionist asks Maria to fill out some forms. Maria is a little nervous, but she feels better when Dr. Lee smiles and warmly greets her in the waiting room. She leads Maria to her office and closes the door.

Dr. Lee tells Maria that their conversation is generally private, but subject to very rare exceptions that may be permitted under state law. Dr. Lee also tells Maria about other services their office provides, like group therapy. Dr. Lee asks Maria some questions: Why are you here? What do you want to accomplish?

Maria mentions her symptoms and job-related stress. Dr. Lee listens to her carefully and asks more questions. At the end of the session, Dr. Lee suggests that Maria return and schedule a follow-up appointment. She also recommends that Maria keep a journal on how she feels about her job, how well she sleeps, and how many alcoholic drinks she consumes each day. Maria agrees with Dr. Lee's recommendations and schedules another appointment.

Afterwards, Maria thinks about her visit with Dr. Lee and feels good about it. She thinks Dr. Lee will be a good provider for her because she felt comfortable. Maria is looking forward to her next appointment.



## 7. DECIDE IF THE BEHAVIORAL HEALTH PROVIDER IS RIGHT FOR YOU

Your health and well-being are both important and personal. You should trust and feel comfortable working and talking with your behavioral health provider. It's also important for your provider to share and help you make decisions about your treatment. You should feel comfortable with the treatment plan and that it will fit your needs. Discuss any concerns or questions about your treatment with your provider.

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 the provider listen to you and address your health needs?
- Did the provider use words that you could understand? Did he/she speak slowly enough and pay attention to you? Did he/she speak in a way that made you feel comfortable?
- Did the provider clearly explain your treatment options and their benefits and risks? Did you talk about a treatment plan? Do you feel that you shared in this decision?
- If you were given a prescription, did the provider tell you more about it? Such as, when should you take the medicine? How much should you take? Are there any potential side effects?
- Did the provider respect your culture, opinions, values, and beliefs? Do you feel comfortable coming back for another appointment?
- If you asked the provider for assistance; for example, an interpreter, translation, other form of written material, or assistance related to your disability, did they provide it?
- Do you have a follow-up plan?
- Can you contact your provider or their staff with questions? Are there other health care providers they should contact to coordinate care?

### **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 with them. They may be able to address or resolve them easily. You can also request to see another provider in that practice. Or, you can contact your health plan to find a new provider.

## 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 work well with your schedule can help build trust and a solid partnership with your provider.
- 2. Follow the treatment plan that you and your provider agree on.** If you're confused about your plan or don't know how to follow it, see Step 8 ("Next steps after your appointment") of the [Roadmap to Better Care](#) for some helpful tips.
- 3. Read your Explanation of Benefits (EOB).** An EOB is a summary of health care charges. Your health plan will send it to you after you visit a provider or receive a service. It's not a bill. It's a record of your services that includes the amount your provider charged your health plan, how much you should expect to pay, and anything that hasn't been paid. You may receive a bill later if you had a copay or any coinsurance that your plan did not cover.
- 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. You could be eligible for a special enrollment period if you move, get married, have a baby, or lose your previous coverage. Also, if you qualify for Medicaid, you can enroll at any time. Review the [Enrollment Toolkit](#) to find out how to enroll in a health plan.
- 5. Access care management resources and talk to your provider.** [Chronic care management \(CCM\)](#) services can help you spend less time managing your care and more time doing what you love. Talk to your provider about any side effects or other concerns about your medication before you decide to stop taking it. You may need to change your medication to find one that works for you.

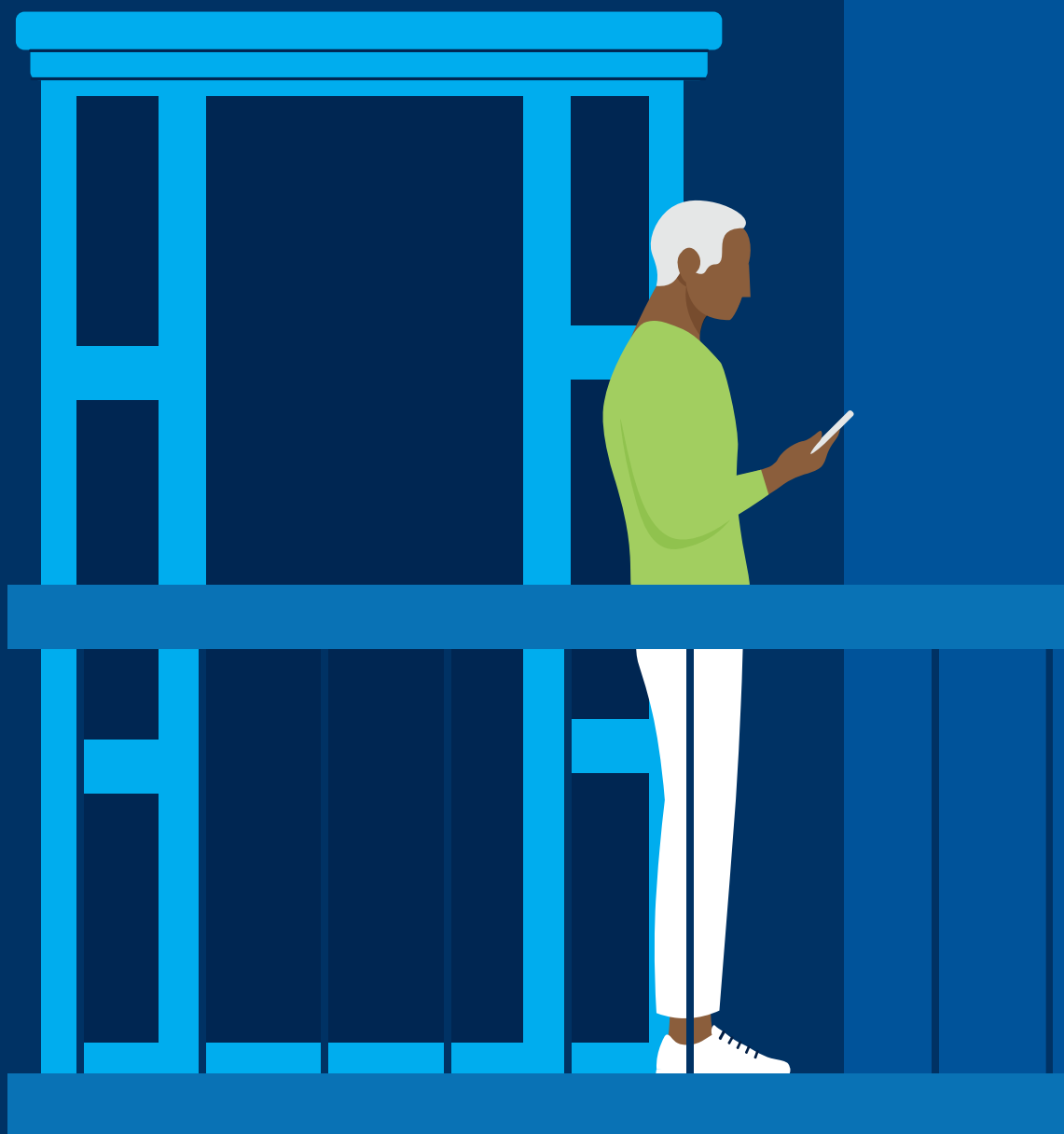


### Maria's story: Getting to recovery

Maria prepares for her next appointment with Dr. Lee. She brings the journal they agreed that she would keep. Maria also brings a list of family, friends, and loved ones who support her. She decides to ride her bike to the appointment even though she's tired. At her first appointment, Dr. Lee said exercise is important and helps keep her body and mind healthy.

At their appointment, Maria and Dr. Lee discuss her journal and list of people in her life who support her. They talk about Maria's job and how it could be causing her stress. Dr. Lee recommends some changes that Maria can do to help reduce her stress.

Maria sees Dr. Lee once a week for the next three months. According to her health plan, Maria will only need to pay a copay for her visits with Dr. Lee. After three months, Maria notices that she's sleeping better, eating more regularly, and no longer has headaches. She also feels more energetic and is more interested in activities outside of her job. Maria and Dr. Lee will discuss a revised treatment plan based on her progress at their next appointment.



## GLOSSARY

### **Assessment**

An assessment consists of gathering information and engaging in a process with the individual. This 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.

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### **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, nursing homes or nursing home facilities, and private practices.

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### **Case Management**

A process that assesses, plans, coordinates, and monitors services and support to meet an individual's or family's comprehensive health and social service needs, such as assistance with securing employment, education, and housing.

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### **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.

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### **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 a drug prescription.

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### **Deductible**

The amount you owe for the health care services that your health plan covers before your health plan begins to pay. In some plans, coverage of certain preventive services are available once the deductible is paid.



**Inpatient Care**

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

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**Integrated Care**

The systematic coordination of general and behavioral health care. This may involve integrating mental health, substance use disorder, and primary care services to produce the best outcomes for people with multiple health care needs.

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**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 about what is helpful for people in similar circumstances.

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**Preauthorization**

A decision by your health plan that a health care service, treatment plan, prescription drug, or durable medical equipment is medically necessary. This is also sometimes called pre-authorization, prior approval, or pre-certification. Your health plan may require prior authorization 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.

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**Prior Authorization**

Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan.

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**Premium**

The periodic (usually monthly) payment to a health plan for health and insurance coverage.

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**Preventive Care**

Health care to keep you healthy or to prevent illness (for example, Pap tests, pelvic exams, flu shots, and screening mammograms). Find out more at: [healthcare.gov/coverage/preventive-care-benefits](https://healthcare.gov/coverage/preventive-care-benefits)

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**Primary Care Provider**

The doctor or health care provider you see first for most health concerns. He/she makes sure you get the care that you need to stay healthy. He/she may also 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. You should check with your health plan to determine what requirements you need to meet first.

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**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; making informed, healthy choices that support physical and emotional wellbeing; and having a stable and safe place to live, meaningful daily activities, and relationships and social networks that provide support.

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**Recovery Services and Supports**

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

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**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 patient seeks services.

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**Telehealth**

Telehealth can help you get quality care from home when you can't travel to your provider. With telehealth, you can use a phone, computer, or other technology when you and your provider aren't in the same room. Many providers now offer behavioral health care through telehealth. This includes mental health counseling, follow up on care plans, and services for substance use disorders.

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**Treatment**

Services such as therapy or counseling, and/or medication.

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For more terms, see the [Roadmap to Better Care](#) or visit [healthcare.gov/glossary](https://healthcare.gov/glossary).

# ADDITIONAL RESOURCES

## Understand and Use Health Coverage

**Coverage to Care Website**  
[go.cms.gov/c2c](https://go.cms.gov/c2c)

**SAMHSA Treatment Locator**  
[findtreatment.samhsa.gov](https://findtreatment.samhsa.gov)

## Apply for Coverage

**Coverage to Care Enrollment Toolkit**  
[cms.gov/files/document/c2c-enrollment-toolkit-2021.pdf](https://cms.gov/files/document/c2c-enrollment-toolkit-2021.pdf)

### Health Insurance Marketplace

- **Website:** [healthcare.gov](https://healthcare.gov)
- **Call Center:** 1-800-318-2596 (TTY: 1-855-889-4325)
- **State Marketplace Referral:** [healthcare.gov/get-coverage](https://healthcare.gov/get-coverage)
- **State Medicaid Office:** [medicaid.gov/about-us/contact-us/contact-state-page.html](https://medicaid.gov/about-us/contact-us/contact-state-page.html)
- **Find a trained person in your community to help you apply for health insurance:** [localhelp.healthcare.gov](https://localhelp.healthcare.gov)
- **Find and compare plans in your area:** [healthcare.gov/see-plans](https://healthcare.gov/see-plans)

## Behavioral Health Treatment Services Locator

**SAMHSA's Treatment Locator**  
[findtreatment.samhsa.gov](https://findtreatment.samhsa.gov) or call 1-800-662-HELP (4357) (TTY: 1-800-487-4889)

## Parity and Your Rights

- **U.S. Department of Labor, Benefits Advisors:** [dol.gov/agencies/ebsa](https://dol.gov/agencies/ebsa) 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:** [store.samhsa.gov/sites/default/files/d7/priv/sma16-4937.pdf](https://store.samhsa.gov/sites/default/files/d7/priv/sma16-4937.pdf)
- **National Association of Insurance Commissioners to find your state's Department of Insurance:** [content.naic.org/state-insurance-departments](https://content.naic.org/state-insurance-departments)

- **SAMHSA Mental Health Parity Addiction Act:** [hhs.gov/programs/topic-sites/mental-health-parity/index.html](https://hhs.gov/programs/topic-sites/mental-health-parity/index.html)
- **SAMHSA's: Know Your Rights: Parity for Mental Health and Substance Abuse Disorder Benefits:** [store.samhsa.gov/sites/default/files/pep21-05-00-003.pdf](https://store.samhsa.gov/sites/default/files/pep21-05-00-003.pdf)
- **SAMHSA's Consumer Guide to Disclosure Rights: Making the Most of Your Mental Health and Substance Abuse Disorder Benefits:** [store.samhsa.gov/product/Consumer-Guide-To-Disclosure-Rights-Making-The-Most-Of-Your-Mental-Health-and-Substance-Use-Disorder-Benefits/SMA16-4992](https://store.samhsa.gov/product/Consumer-Guide-To-Disclosure-Rights-Making-The-Most-Of-Your-Mental-Health-and-Substance-Use-Disorder-Benefits/SMA16-4992)
- **SAMHSA's Behavioral Health Equity:** [samhsa.gov/behavioral-health-equity](https://samhsa.gov/behavioral-health-equity)
- **Healthcare.gov:** [healthcare.gov/coverage/mental-health-substance-abuse-coverage/](https://healthcare.gov/coverage/mental-health-substance-abuse-coverage/)
- **Medicaid.gov:** [medicaid.gov/medicaid/benefits/behavioral-health-services/index.html](https://medicaid.gov/medicaid/benefits/behavioral-health-services/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

## MY IMPORTANT HEALTH PLAN 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 \_\_\_\_\_

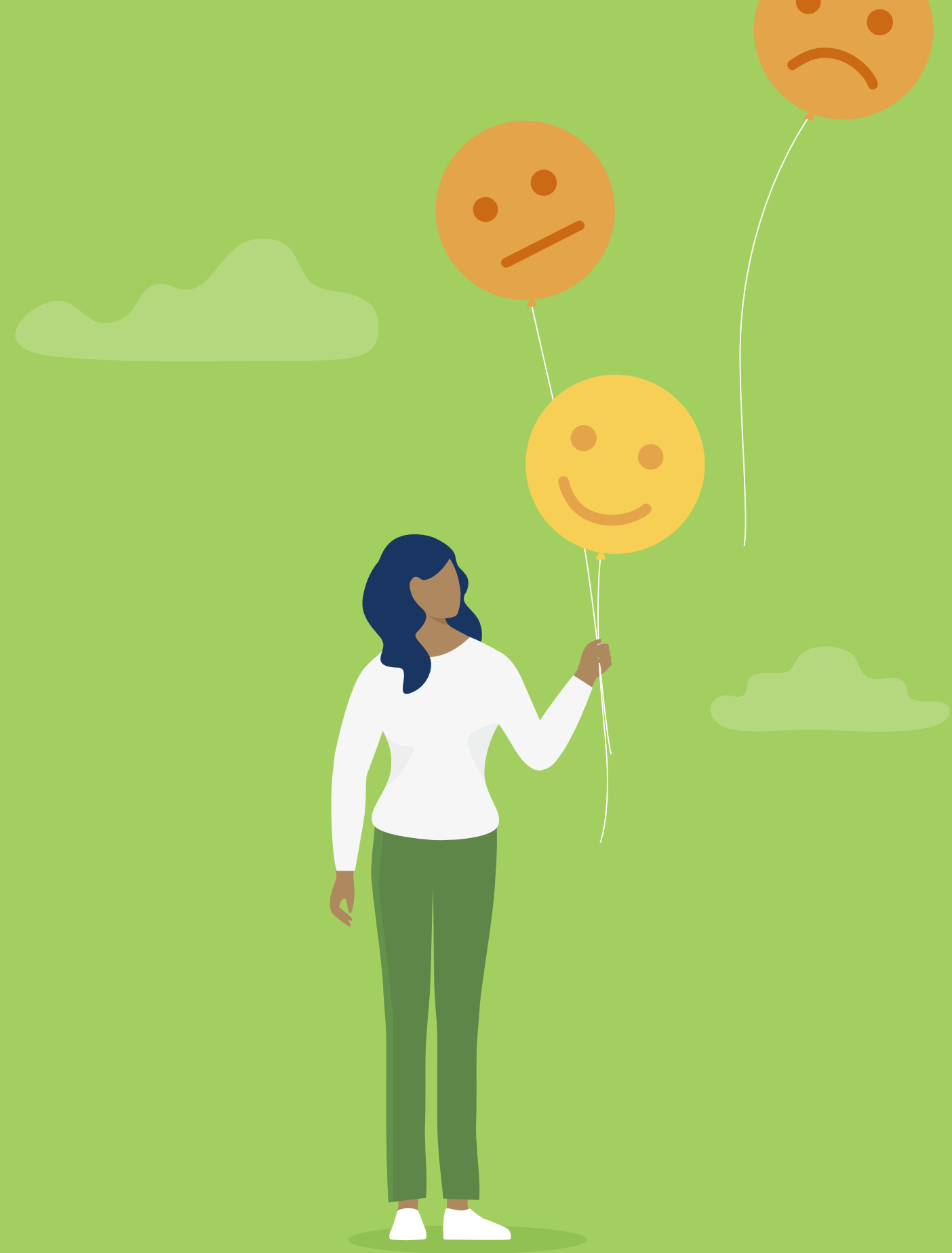
Pharmacy \_\_\_\_\_

Allergies \_\_\_\_\_

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

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