

8 Paying for Mental Healthcare

Any type of medical care is expensive. Mental healthcare is no exception. Some medical insurance plans do not fully cover mental health services, so you may need supplemental insurance or subsidy programs.

There are many different types of insurance and subsidy programs that can help you afford the care that your child needs. In addition, many programs offer “sliding scale” payment, which means that cost depends on how much you can afford to pay. Depending on the severity of your child’s mental health issue and your own financial situation, you may need to use a combination of programs in order to pay for care.

The goal of this section is to provide you with basic information about the types of insurance or subsidy programs available in Rhode Island. For more detailed information, use the resources throughout this section.

Private Health Insurance

Health insurers sometimes use the term “behavioral health” when they are talking about mental health issues.

Private health insurance plans assist with payment for mental healthcare services. Rhode Island health insurance companies have a variety of different health insurance plans. You may have healthcare coverage through your employer or through a private plan to which you make regular payments. Your children or other dependents may be included on the plan.

Health insurance plans cover mental healthcare providers and services in different ways. Contact your insurance company to learn more about your plan. Your health insurance company will answer questions about the types of services and providers covered under your plan and the amount you are responsible for paying, such as a co-pay. Health insurance companies sometimes determine how to pay for services based on the type of mental health diagnosis, the type and duration of treatment, and the type of provider or service being used. They generally use formulas and checklists to determine appropriate coverage.

Covering different levels of care

Mental health issues can be treated in different ways. Some issues need immediate, emergency care, while others can be handled with routine office visits. Below is a list of the different levels of mental health treatment. These levels are important because health insurance plans will have different levels of coverage for different levels of care. Call your insurance company to find out what your plan covers for each of the different levels of care.

- Emergency services
- Crisis services
- Office-based outpatient services
- Intensive non-residential outpatient services:
- Residential services
- Inpatient services

For more information on these different levels of care, turn to page 148 in **MENTAL HEALTH TREATMENT**.

TIP

When you begin to seek treatment for your child make sure you are aware of your insurance coverage for mental health issues. You should know if your child’s provider is covered, how many visits your insurance will pay for, and what the co-pay will be.

Know the details of your insurance plan.

Learn about the reimbursement and funding systems in your state.

Medical Assistance (Medicaid)

The Rhode Island Department of Human Services is responsible for administering the Rhode Island Medical Assistance Program, also known as Medicaid. For more information on Medicaid and the programs described below, contact the Rhode Island Department of Human Services at 401-462-5300 or 401-462-3363 (TTY), visit www.dhs.ri.gov, or visit your local DHS office.

Families and children in Rhode Island may be eligible for Medicaid by applying for coverage through the following programs:

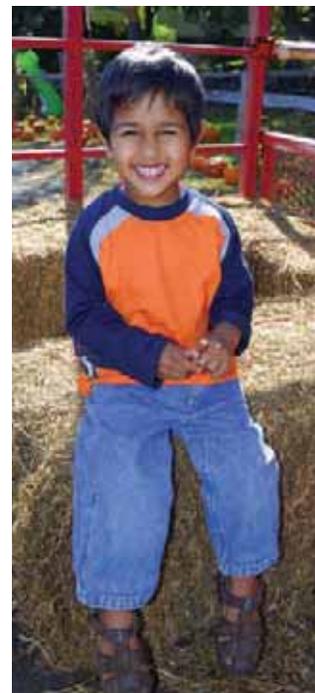
RITE CARE

Rite Care is Rhode Island's Medicaid managed care program that provides health insurance to eligible families and eligible uninsured pregnant women, parents, and children, birth to age 19. Eligibility is based on family income and is available for families who do not have insurance coverage. Families receive their healthcare through one of three participating health plans: Neighborhood Health Plan of Rhode Island, United Healthcare of New England, and Blue ChiP.

RITE SHARE

Rite Share is a premium assistance program that helps low- and middle-income families obtain health insurance coverage through their employer or spouse's employer by paying all or part of the employee's share of monthly premiums. Rite Share will also pay all or part of the co-payments associated with the employer's health plan. Individuals who are income eligible for Rhode Island Medical Assistance and who have access to an employer-sponsored insurance may be eligible for Rite Share. For more information, call the Rite Share Line at 401-462-0311.

It may be natural for you to want to downplay your child's mental health issue when you are talking to people. However, when you are explaining it to your health insurance company on the phone or through a form, be open about your child's conditions and the services he or she needs.



RESOURCES

Blue Cross/Blue Shield of Rhode Island
401-459-5000
www.bcbsri.com

Neighborhood Health Plan of Rhode Island
401-459-6000 or 800-963-1001
www.nhpri.org

United Healthcare of Rhode Island
401-737-6900
www.unitedhealthcare.com

Keeping written records of your child's mental health issue is even more important when interacting with your health insurance company. Written records will help you with each request you have to make. If you have incomplete records, insurance companies may not pay for services. Make sure you keep all paperwork!

SUPPLEMENTAL SECURITY INCOME (SSI) PROGRAM

SSI is a federal program that provides both monthly cash payments and Rhode Island Medical Assistance to individuals, including children, birth to age 18, with disabilities that result in "marked and severe functional limitations." To be eligible, a child's family must have a very low income and resources under \$3000. A child eligible for SSI benefits is also eligible to receive Rhode Island Medical Assistance. After age 18, benefits are based on the income and resources of the individual applying for SSI. For more information, contact the Social Security Office at 401-528-4535 or 800-772-1213 or visit www.ssa.gov.

KATIE BECKETT

Katie Beckett is an eligibility category in the Rhode Island Medical Assistance Program. It provides Rhode Island Medical Assistance coverage for children under age 19 who have long-term disabilities or complex medical needs and who live at home. Katie Beckett enables these children to be cared for at home instead of in an institution. With Katie Beckett, only the child's income and resources, not the parents', are taken into account during the application process. Eligibility requires a level of care at home that is typically provided in a hospital, nursing facility, or an Intermediate Care Facility for Persons with Mental Retardation. For more information, contact the Katie Beckett Unit at DHS at 401-462-0760.

TIP

Need answers to your health and insurance questions? Call your insurance company and request a care manager. Once a care manager has been assigned to your case, he or she is responsible for making sure your child is receiving the necessary services and support to address his or her mental health issue.

ADOPTION SUBSIDY

Adopted children may qualify for an adoption subsidy, which includes a stipend and Rhode Island Medical Assistance. Adoption Subsidy is administered through the Rhode Island Department of Children, Youth, and Families (DCYF). For more information, contact the Adoption Services Unit at DCYF at (401) 254-7021 or visit www.dcyf.ri.gov

TIP

Family Resource Counselors are available to help you figure out which types of assistance you may be eligible for and can help you apply for programs. For more information on Family Resource Counselors, turn to page 176 in **ADDITIONAL RESOURCES**.



