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FOR IMMEDIATE RELEASE:
Thursday, March 3, 2016

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Department of Insurance Helps Consumers Navigate Mental Health Insurance Plans

DOI's Office of Consumer Health Insurance provides information and assistance on insurance coverage for behavioral health and substance use disorders

SPRINGFIELD – March 3, 2016. In an effort to help Illinois residents better understand mental health and substance use disorder insurance coverage, the Illinois Department of Insurance (DOI) is offering assistance through its Office of Consumer Health Insurance ([OCHI](#)). The OCHI helps consumers navigate health insurance plans to ensure the plan meets their needs.

"The DOI is pleased to offer resources to keep Illinois residents well informed about health insurance coverage for mental health and substance use disorders," said DOI Acting Director Anne Melissa Dowling. "Our staff is readily available to assist consumers with reviewing insurance policies and addressing any questions about seeking approval for behavioral health services."

According to the National Institute of Mental Health (NIMH), one in four adults has one or more diagnosable mental disorders. While many of these conditions are common and treatable, NIMH estimates that nearly half of those diagnosed are not getting the help they need.

The Department is encouraging Illinois residents to call OCHI toll-free at 1-877-527-9431, Mon-Fri, 8 a.m. to 5 p.m., and talk to representatives who explain health insurance coverage for mental health and substance use disorders, help navigate the mental health parity process and assist with appeals and complaints. The DOI also offers these tips for navigating mental healthcare:

Do I or an adult family member need help?

A mental health condition may be the result of multiple causes. Factors such as genetics, environment and lifestyle can play a role, individually and collectively, in whether a mental disorder develops. Though not a complete list, some signs you or a loved one may want to speak to a health professional include: confused thinking, prolonged sadness or irritability, feelings of extreme highs and lows, excessive fears or worries, social withdrawal, dramatic changes in eating or sleeping, strong feelings of anger, delusions or suicidal thoughts. If in doubt, consider seeking professional help. Treatment and recovery are ongoing processes that can lead to improved health and wellness.

Does my child need help?

Many children and teens experience emotional and mental distress. According to the American Psychological Association, young children are less likely to get help for mental health than adults as it is believed children will "grow out of it." Warning signs of mental illness include:

- Extreme or strange behavior for the age and gender of the child such as aggressive, withdrawn or hyper behavior.
- Sudden, difficult to explain changes in behavior such as a steep drop in grades.

Monitor your child if you think something is wrong and reach out to a school counselor, physician or mental health professional. If you have medical insurance, you can call the behavioral health phone line on the back of your insurance card for referrals to care.

How do I find help?

If you are employed, check with your human resources department to see if it offers an employee assistance program (EAP). EAP's generally include short-term counseling for employees and their household members. These services can include providing support for a number of issues such as substance use disorders, emotional distress, major life events, personal relationship issues and other types of mental health disorders. There are also many nationally available hotlines to call if you need to speak with someone immediately, such as the National Suicide Prevention lifeline at 800-273-TALK (8255). For general mental health questions, the Substance Abuse and Mental Health Services Administration ([SAMHSA](#)) is a good place to start. You can reach them at 877-SAMHSA7 (877-726-4727).

Finding Help if You Have Health Insurance

Your primary care doctor may be able to refer you to a mental health specialist. Your insurance company can provide a list of providers covered under your policy. Since 2011, mental health parity insurance laws applied to specified group health insurance and health maintenance organization (HMO) plans in Illinois. Further, in 2014 the federal Affordable Care Act (ACA) required, with limited exceptions, that individual and small employer health insurance plans include ten Essential Health Benefits (EHB) which include benefits for mental health and substance use disorders. Illinois law requires mental health parity for group, individual health and HMO plans, including qualified health plans. Consumers with questions about mental health parity or the mental health benefits under a health insurance or HMO plan can contact the OCHI for assistance.

Finding Help When Uninsured

Start with your community health center. SAMHSA provides a behavior treatment services locator to help you find one in your area. Other places to look include university clinics and group therapy. Some mental health providers offer sliding scale prices. It's worth asking the provider if you can negotiate a reduced rate.

What should I expect on my first visit of counseling or therapy?

Before your appointment, call the mental health professional's office to discuss his or her approach to treatment and working with clients. It's also a good idea to discuss insurance and payments options prior to your first visit. Be ready to talk about the reason for coming to therapy. You might be asked about your work and your family. To get the most out of your first session, think about your goals, expectations and preferences in advance. Remember that your provider is bound by confidentiality, so be open and complete in the description of your concerns.

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