



Understanding your behavioral and mental health insurance benefits

Your emotional health is part of your overall health and well-being. **Your insurance provider must cover behavioral health benefits with no session caps.** This document explains how to find services and understand your insurance benefits.

How do I find services and treatments?

NYC 988 (formerly NYC Well) has a database of behavioral health and supporting services (substance use, housing, legal, social and community services) within the five boroughs. It does not currently include therapists or providers in private practice. Find services at nycwell.cityofnewyork.us/en/find-services/.

If you are looking for treatment outside of New York City, use the Find Treatment database: findtreatment.gov

The New York State Community Health Access to Addiction and Mental Healthcare Project (CHAMP) helpline is a free and confidential ombudsman service to help you access mental health and substance use care/services. CHAMP can help you find a provider, understand your benefits, assist with insurance appeals, connect you to legal or social services, and more. Learn more at bit.ly/champ-helpline and contact CHAMP at 888-614-5400 or ombuds@oasas.ny.gov.

How do I find a provider or therapist in private practice?

The practices listed below accept a variety of commercial insurance plans and can help you find a provider to meet your needs and goals. Both virtual and in-person services are available.

Practice	Services	Website
SOL Mental Health	Individual therapy, medication management	solmentalhealth.com
Valera Health	Individual and group therapy, case management, medication management, special services	valerahealth.com

If you are thinking about harming yourself or others, experiencing a psychiatric emergency, or need immediate support, call or text **988** or go to the nearest emergency room. If you are experiencing a medical emergency that needs immediate attention, call **911** or go to the nearest emergency room.

You can also chat with 988 at 988lifeline.org/chat



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Important payment information to know before your first visit

- Call your insurance company, or use their online portal and:
 - Find out what your mental health benefits are
 - Check if there is a certification/license requirement of the therapist you use (i.e. PhD, PsyD, LCSW, LMHC, etc.)
- Look for a provider identified as “in-network,” or determine if you have “out-of-network” benefits. For more information on health insurance terminology such as “in network and “out of network,” visit [healthcare.gov/glossary](https://www.healthcare.gov/glossary)
- Remember that **your insurance provider MUST cover behavioral health benefits with no session caps.**
- Ask your therapist about their preferred mechanism for providing you with detailed invoices; confirm invoice content is acceptable to your insurance company, and confirm frequency and amount of reimbursement that you will receive.

If you need assistance with this process, reach out to your primary care physician’s office and request support. Your doctor values your mental health and may be able to connect you with social work support to navigate through these steps and connect with behavioral health care.