

What Are Your Mental Health Benefits?



Guide to insurance for mental health care.

Who to Call



Look on the back of your **insurance card** for the list of phone numbers.

Look for the **phone number for mental health benefits**. It may be labeled as:

- Mental health
- Behavioral health

If neither of these are listed on the card, look for the **name of a third-party mental health insurance**:

- Beacon
- Magellan

If none of these are listed on your card, **call the main customer service number** and ask who you should call to verify mental health benefits.

What to Ask

- What are my mental health benefits for in-network providers?
- Do I need prior authorization or a referral to access my mental health benefits?
- What is my copay for outpatient psychotherapy services? (Or for any mental health treatment.)
- Are there limits on the types or how many mental health appointments I can have?
- What is my deductible? How much of my deductible has been met already?
- How much will I have to pay out of pocket until the deductible is met?
- What happens if I can't find a therapist who takes my insurance?
- What are my mental health benefits for out-of-network providers?
- Do I have a primary or secondary insurance company? Who is primary and who is secondary?

blue  of california

blueshieldca.com

Members: Use Blue Shield of California preferred providers to receive maximum benefits.

Providers: Please file all claims with your local BCBS licensee in whose service area the member received services or, when Medicare is primary, file all claims with Medicare.

CA Providers: Call Provider Customer Service to obtain medical and hospital admission prior authorization to avoid reduced or non-payment; Pharmacists call for prescription processing information. Visit Provider Connection at:

blueshieldca.com/provider

CA Medical claims to:

Blue Shield of California, P.O. Box 272540, Chico, CA 95827-2540

(800) 894-5565 Customer Service
711 TTY
(877) 263-9952 Mental Health Customer Svc.
(877) 304-0504 NurseHelp 24/7
(800) 985-2405 LifeReferrals 24/7
(800) 810-2583 To locate providers outside of CA.
(800) 541-6652 CA Provider Customer Service (including hospitals)
(888) 635-8224 Pharmacists Only

Blue Shield of California, an independent member of the Blue Shield Association, provides administrative services only and does not assume any financial risk or obligation with respect to claims.

Ask for a plain-language summary of your mental health benefits and coverage.

Your insurance company is required by law to provide this information about your health plan. This can help you and your therapist understand your mental health benefits.

SAMPLE BACK OF INSURANCE CARD