



# Paying for your Mental Health Treatment Private Health Insurance

Getting quality private health insurance is a common problem among African-Americans. Specifically, 18 % of African Americans are uninsured. Having a quality private health insurance plan can increase your choices for a wide range of mental health services in your area. Private health insurance plans can be purchased through the Healthcare Marketplace or through an employer. When searching for a health insurance plan, keep in mind the different types that are available. Based on your needs, you may need a specific type of health insurance plan.

## **There are several different types of private insurance plans:**

- HMO: Health Maintenance Organization
  - PPO: Preferred Provider Organization
  - POS: Point-of-Service Plans
  - HDHP: High-deductible Health Plans
- Visit this website to learn about the different types of insurance plans: <http://bit.ly/HealthInsPlans>

## **Here are some tips to keep in mind when you are using private health insurance:**

- **Know the type of plan and what services are covered:** There are usually a wide range of insurance plans available for you to choose from. Before choosing a plan, make sure that you know what services you need so that you can make an informed decision about choosing a plan.
- **Contact your insurance provider to find mental health providers in your area:** Insurance providers have a search database that contains a list of mental health service providers in your area. Call your insurance provider to find out which mental health service providers accept your insurance. If you go to a mental health provider that is not covered by your insurance, you will have to pay the entire bill out-of-pocket.
- **Contact your insurance provider for other support services:** Insurance providers have other support services that you can take advantage of as a part of your plan. Call your insurance provider to find out their support services.
- **Keep your medical insurance card on you at all times:** Mental health service providers usually require that you bring your medical insurance card to appointments. It is also good to keep your medical insurance card on you in case of an emergency.
- **Get referrals from your medical provider for your insurance:** Some insurance providers require that you provide a referral from your mental health service provider, particularly doctors, that you need to receive additional mental health services. You also may need pre-approval from your insurance provider before you utilize mental health services.

For more information about insurance benefits, visit Mental Health America's website: <http://bit.ly/InsQuestions>