



## **Behavioral Health Care for Children and Adolescents (BHCA) Fact Sheet**

### **Introduction**

Many Massachusetts private health insurance plans now cover certain Behavioral Health Services for Children and Adolescents (BHCA). These are intensive home and community-based services for youth with behavioral health challenges.

### **What types of services of covered under BHCA?**

- In-home behavioral services
  - Behavior management monitoring
  - Behavior management therapy
- In-home therapy or Family Stabilization Treatment
  - Therapeutic clinical intervention
  - Ongoing therapeutic training and support
- Mobile crisis intervention
- Intensive care coordination
- Community based acute treatment (CBAT)
- Intensive community based acute treatment (ICBAT)
- Therapeutic mentoring services
- Family support and training/family partner support

For general descriptions of these services, visit <https://tinyurl.com/cmhcbhca1>.

### **What types of policies include these services?**

Only certain types of policies include these services. Coverage depends on the type of insurance you have. Please refer to the Overview on Insurance Coverage for Behavioral Health Services in Massachusetts for more details. If your policy does not include services, you may have options for accessing these through secondary insurance.



### **How can I find out if I have coverage for behavioral services?**

If you have insurance through your employer, ask Human Resources whether your policy is “fully-funded” or “self-funded”. If you have a fully-funded plan from Massachusetts, your plan likely includes coverage. If you have a self-funded plan or an out-of-state plan, ask who you should contact to get specific information about the coverage for behavioral services. Even if your plan is not required to include these benefits, there may still be coverage for some of the services.

### **Is MassHealth included?**

BHCA applies only to state-regulated private insurance, but MassHealth already covers very similar services through the [Children’s Behavioral Health Initiative \(CBHI\)](#).

### **If my insurance doesn’t cover services my child needs, do I have options?**

Families with private insurance that doesn’t cover BHCA benefits may be able to access similar services by obtaining MassHealth secondary insurance. (Reference to CommonHealth Fact Sheet). Note – Families may have to pay a sliding scale premium for this MassHealth coverage.

### **If I already have secondary coverage through MassHealth, will it be affected?**

BHCA benefits will not affect eligibility for MassHealth secondary coverage. If a primary plan includes BHCA benefits, they must be accessed through the primary plan, and if the provider is a MassHealth provider, MassHealth will cover the co-insurance costs. If a primary plan excludes BHCA benefits, MassHealth will cover similar services through CBHI.

### **Who can refer a child for services?**

A child’s primary care provider, pediatrician, or a licensed mental health professional can refer a child for services. A parent or legal guardian can also directly contact behavioral health providers.

### **Are there other requirements?**

Yes. Each insurer develops specific guidelines to determine the medical necessity for each service. Behavioral health providers or members should contact their plan for details. See the Carrier Table at the CBH Knowledge Center for contact information and details for each insurer.

### **Is a specific diagnosis required to be eligible for services?**

Eligibility is based on the insurers’ medical necessity criteria, and not diagnosis specific.



**Are there age limits?**

Yes, services are covered until a person's 19th birthday. Individuals 19-21 may be able to access similar services through MassHealth secondary. (Reference to CommonHealth Fact Sheet)

**Are there other limits?**

No. There are no visit limitations, set number of days, or cost limitations.

**Where can services take place?**

Services can take place in a clinic, home, or community setting.

**Are educational services affected?**

No. (Note – Tuition-based programs that offer educational, vocational, recreational, or personal development activities, such as a therapeutic school, camp, or wilderness program, are not required to be covered. But the health plan must provide coverage for medically necessary covered services provided while the individual is in the program, if they would otherwise be covered, so long as the services are billed separately).

**What if services are denied?**

If services are denied, consider filing an appeal. More information can be found [here](#).

**Who should I contact if I have a problem with my health insurance plan?**

If you have specific concerns or issues with your insurer, you can report these to the Massachusetts Division of Insurance at the following:

Toll Free Number: (877) 563-4467

Main Phone Line: (617) 521-7794

Email customer service: [doicss.mailbox@state.ma.us](mailto:doicss.mailbox@state.ma.us) (check)

**Where can I get further information and Assistance on Insurance -related questions?**

For further information, contact the Autism Insurance Resource Center at 774-455-4056 or email us at [AIRC@umassmed.edu](mailto:AIRC@umassmed.edu)



### **Additional Resources around Behavioral Health/Mental Health**

[HandholdMA.org](http://HandholdMA.org) is a family friendly website designed for parents of school-aged children in Massachusetts who are worried about their child's mental health. Is your kid just being a kid, or is their behavior something to worry about? If so, what are the next steps you can take? HandHold is here to help you figure that out.

Parent/Professional Advocacy League: [ppal.net](http://ppal.net) (866) 815-8122

Mass Family Voices/F2F Health Information Center at the Federation for Children with Special Needs: Visit [fcsn.org/mfv/](http://fcsn.org/mfv/) or call (800) 331-0688