Autism Insurance
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## Finding a Behavioral Health Services Provider

Following these steps will help you to navigate the process of finding a Behavioral Health Services provider:

1. Most mental health treatment services like therapy or medication management are paid for with insurance. Contact your insurance company to learn about what behavioral health treatment benefits are available to you and your child. Each insurance company has a list on its website, and there is also a number on the back of your insurance card where you can get help finding out about your child's benefits.
2. Ask someone you trust. Some families prefer to see what help might be available at their child's school, at the pediatrician's office, or through a local community organization. Many times, parents ask other parents about their experiences with local providers. It is a good idea to make a list of a few options for support, because some might have a long wait, may not be in network with your insurer, or might not be a good fit. HandholdMA.org has a useful guide for families on getting started and exploring your options for finding the right fit for your family.
3. Different insurance carriers refer to BHCA services differently (BCBS refers to them as Intensive Community Based Treatment (ICBT), Harvard Pilgrim Health Care refers to it as Behavioral Health for Children and Adolescents (BHCA). When speaking to customer service at the insurance company, ask for the services, using the specific name your carrier uses. Refer to the Carrier Guide for detailed information for your specific insurance company.
4. When you call a provider, have your insurance cards available and be prepared with your questions. Be sure to let the provider know about any flexibility in your child's schedule, i.e., times available during the school day or on weekends.

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5. Be persistent. Call providers every 1-2 weeks for updates on staff availability. Various factors can affect wait times, which may end up being longer or shorter than the initial estimate you received from a provider.
6. Be patient. Agency staffing issues may limit service hours or add to wait times.
7. Can't find a provider with availability? Ask your insurer for help. Be sure to keep notes on the calls you have made, including which agency you called, who you talked with, the expected wait time for staffing availability, and any other details. It is important to keep a record of your attempts to secure a provider, so that you can share this information with your insurer, especially if you need to request permission to use an out-of-network provider through a single case agreement.
8. Not every professional will be the right fit for your child. It may take some time for your child (and the rest of your family) to adjust. Ask questions, do research. But if you still aren't comfortable, or have concerns, talk to your agency about requesting a different service provider to work with your child.

For further information, contact an information specialist at 774-455-4056 or email us AIRC@umassmed.edu.

