

Essential Plan and Behavioral Health Services

Can I access mental health and substance use disorder services with the Essential Plan?

If you receive health insurance coverage through the [Essential Plan](#), you should be able to access mental health and substance use disorder services through your coverage. If you are enrolled in a managed care plan, you can contact your health plan or its Member Services division to learn more about your coverage for these services. If you need a list of the health plans that participate in the Essential Plan in New York, you can consult the [NY State of Health Essential Plans for 2022](#). A list of plans that have participated in the Essential Plan in New York during 2020 and 2021 is also available through the [New York State of Health](#).

New York State and federal laws require most comprehensive health insurance plans to cover medically necessary mental health services and manage your mental health or substance use benefits as they manage medical and surgical benefits, without additional limitations. This is called “mental health parity” and requires that rules about copayments, number of visits and pre-authorizations should be similar for accessing mental health and substance use disorder services as they are for physical medical care. The [NYS Office of Mental Health](#) provides more information on mental health parity for New Yorkers.

What type of mental health and substance disorder services can I get with the Essential Plan?

Your managed care plan should provide you with a Summary of Benefits and Coverage (SBC) in clear and accessible language that describes what is covered under your specific health plan. An example of the [SBC](#) is available on [healthcare.gov](#). The SBC will show you the costs and services associated with your health plan, including information about

mental health and substance use disorder services in a section titled “Types of Medical Events”. You can learn more about the SBC on [healthcare.gov](https://www.healthcare.gov).

If you do not have your SBC, you can request it from your health plan using the phone number provided on the back of your health insurance card or you can call 1-800-698-4KIDS (1-800-698-4543) to get more information about how to get your SBC.

In June 2021, New York eliminated monthly premiums and added free dental and vision for those enrolled in the Essential Plan. Prior to June 2021, Essential Plan enrollees with incomes between 150 % of the Federal Poverty Level (FPL) (\$19,230 annually for an individual) and 200% FPL (\$25,760 annually for an individual) had a \$20 monthly premium. You can also consult this [2022 Essential Plan Benefit & Cost Sharing Chart](#) to see, generally, what you might expect to pay for different covered services.

New York’s managed care plans that offer Essential Plan coverage must also cover prevention services that can help people address behavioral health issues, such as unhealthy alcohol use screening and counseling or depression screening, which can support health and wellbeing. You can find a for a list of preventive services that must be covered by managed care plans offering the Essential Plan at [healthcare.gov](https://www.healthcare.gov).

Will I need a referral or prior authorization to get mental health and substance use disorder services through Child Health Plus?

Depending on your particular health plan, you may need to get prior authorization or a referral from your primary care doctor before you can receive the mental health or substance use disorder services you might

need. You should check your SBC or contact your health plan to confirm whether a referral or prior authorization is required.

If you don't need a referral from your primary care provider, you can use the NYC Well website to find a mental health professional. Visit [NYC Well](#) or call the NYC Well Hotline at 1-888-NYC-WELL (1-888-692-9355) and indicate that you need to find a mental health provider who accepts the Essential Plan.

Additional Resources Regarding Mental Health and Substance Use Disorder Services

If you need help finding a mental or behavioral health provider

Call 1-888-NYC-WELL (1-888-692-9355) or visit [NYC Well Find Services](#)

If you want to learn more about the Essential Plan and its benefits:

Call the New York State of Health at 1-855-355-5777 or TTY at 1-800-662-1222 or **visit** [NYS Department of Health Child Health Plus](#)

Visit [NYC Health Insurance Link](#)

Download [Essential Plan Fact Sheet](#)

Download [Essential Plan Map](#)

Download [Essential Plan at a Glance](#)

If you have been denied mental health services

Depending on your insurance, you may be protected by Mental Health and Addiction Insurance "Parity" law.

Health plan members are also entitled to request and receive a copy of the most recent comparative analysis performed by their health insurance plan to assess compliance with federal parity laws and regulations. If your health insurance plan refuses to provide this information to you, you can call the Consumer Assistance Unit of the NYS Department of Financial Services at 1-800-342-3736 to get assistance. The [New York State Office of Mental Health \(OMH\)](#) provides additional information about mental health parity.

If you need help navigating the health care system

Contact [Community Health Advocates](#) (CHA), a program of the Community Service Society, for free help on how you access the health care you need. You can call the CHA Helpline at 1-888-614-5400.

Important Note: This information is compiled from government handbooks and webpages and relies on them for accuracy and is current as of December 17, 2021. It is provided here for your assistance and should not be taken as legal advice.