

Mental Health & Substance Use Disorders



Quick Facts and Information for Granite Staters

Know your rights!



YOU'RE COVERED FOR SUBSTANCE USE AND MENTAL HEALTH DISORDER TREATMENTS.

Health insurance plans provide coverage for mental health and substance use disorder services. That means your health insurance may cover some, or even all, of the costs for treatment.



WHETHER YOU NEED INPATIENT OR OUTPATIENT CARE, YOU'RE COVERED.

Your insurance plan covers both inpatient and outpatient treatment services for substance use and mental health disorders. Inpatient services are those that require you to stay in a treatment facility overnight or longer. Outpatient services are those where you receive treatment and leave the facility on the same day.



YOUR INSURANCE MUST PROVIDE ACCESSIBLE TREATMENT OPTIONS BASED ON MEDICAL NECESSITY.

You read that right! For outpatient care, your insurance is required by law to cover your treatment at a provider within 25 miles or 45 minutes of your home. As a general rule, any inpatient care must be made available to you within 45 miles or 60 minutes of your home.



What types of services must my insurance plan cover?

- ✓ **INPATIENT & OUTPATIENT TREATMENT**
- ✓ **PARTIAL HOSPITALIZATION**
- ✓ **RESIDENTIAL TREATMENT**
- ✓ **EMERGENCY CARE**
- ✓ **PRESCRIPTION DRUGS**

And More!

Many insurance plans cover more services than we've listed here. Make sure you contact your insurance company to find out more.

Mental Health & Substance Use Disorders

Quick Facts and Information for Granite Staters

Will my health insurance plan cover these costs of treatment?



YES!

Your insurance plan is required by law to cover some or all of the costs of treatment for substance use and mental health disorders.

CONTACT YOUR INSURANCE COMPANY TO FIND OUT WHAT YOU WOULD NEED TO PAY.

All plans are different, and coverage amount may vary depending on the treatment you need. So, look on the back of your insurance card for your insurance company's phone number and give them a call, or visit their website.

ASK YOUR INSURANCE COMPANY FOR A LIST OF SERVICE PROVIDERS IN YOUR AREA.

Make sure you learn about the treatment options you have available to you. Contact your insurance company by calling the number on the back of your insurance card or visit their website.





I have more questions.
Who can help me?


CONTACT YOUR HEALTH INSURANCE COMPANY.

You'll find their phone number on the back of your insurance card or visit their website.

CONTACT THE NH INSURANCE DEPARTMENT CONSUMER SERVICES DEPARTMENT:

 (603) 271-2261

 (800) 852-3416

 (800) 735-2964 (TTY/Relay Services)

 consumerservices@ins.nh.gov

 www.NH.gov/insurance