



Behavioral Health Coverage

Ensuring timely access to care

Your mental health affects your physical health. If you or a loved one need access to services for mental health and substance use disorders, you can use this resource to research each plan's network and timely access to services for substance use, mental health and recovery care.

All health carriers in Washington State must maintain provider networks that provide enrollees reasonable access to covered services. To find a provider for mental health, physical health, or substance use, you can start by checking your plans' provider directory. If you need more information, you can call the plan's customer service number. The plan will know what providers are accepting new patients and can tell you what the average wait time is for an appointment. Wait times may vary, depending on whether you are seeking emergent, urgent, or routine care. Research different wait times when considering your plan enrollment and make sure to specify how quickly you need care when scheduling appointments.

Starting in 2020, all carriers must provide information on their websites for mental health and substance abuse treatment providers' ability to ensure timely access to care. For more information, see Engrossed Substitute House Bill 1099 (Brennen's Law) at leg.wa.gov.

If you are having trouble receiving services from your plan, including the ability to schedule an appointment, you can file a complaint with the Office of the Insurance Commissioner at insurance.wa.gov/file-complaint-or-check-your-complaint-status or call 1-800-562-6900.

Compare coverage by plan

When you need information about what mental health and substance use disorders are covered, you can read the SEBB medical plans' Certificates of Coverage, which are online at hca.wa.gov/sebb-employee under *Medical plans and benefits*.

Key words to look for in these documents are: inpatient and outpatient coverage, mental health, chemical dependency, and substance use disorder. The chart on the next page is a high-level summary of coverage by plan based on where you receive services.

Crisis information

If you or a family member is experiencing a mental health or substance abuse crisis:

For immediate help: Call **911** or go to the nearest emergency care facility for a life-threatening emergency.

For suicide prevention: Contact the National Suicide Prevention Lifeline at 1-800-273-8255 (TTY: 1-800-799-4889)

For additional county-based crisis support assistance options in Washington state, refer to hca.wa.gov/health-care-services-supports/behavioral-health-recovery/mental-health-crisis-lines.

Washington Recovery Help Line:
1-866-789-1511 (24/7)

This anonymous and confidential help line provides crisis intervention and referral services for individuals in Washington State experiencing substance use disorder, problem gambling, and/or a mental health challenge. Professionally trained volunteers and staff are available to provide emotional support 24-hours a day, seven days a week. In addition, they can suggest local treatment resources for substance use, problem gambling, and mental health, as well as other community services.

Behavioral Health Benefits Comparison

Treatment of neuropsychiatric and mental health conditions, behavioral issues, applied behavioral analysis (ABA) therapy, substance use disorder, chemical dependency, etc., are accessible as indicated below by appropriately licensed providers. Care needs and circumstances are unique to each individual. For more information, please refer to the plan's Certificate of Coverage or call the plan's customer service number.

Note: Cost shares listed are for covered services with in-network providers and assume you have not reached your out-of-pocket maximum.

SEBB carriers	Office visits	Inpatient facility	Outpatient facility	Virtual care or telemedicine
	E.g., independent provider offices, medical groups, freestanding clinics, etc.)	E.g., residential treatment centers, hospitals, psychiatric hospitals, etc.	E.g., outpatient facilities, freestanding clinics, hospital affiliated clinics, etc.	Care received from a licensed physician without an in-person visit
Kaiser Foundation Health Plan of the Northwest				
Current members call: 1-800-813-2000 (TRS: 711) or call the Mental Health Service Access Line at 1-855-632-8280 Not yet a member? Call: 1-800-728-2779				
Kaiser Permanente NW 1	\$30 (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Permanente NW 2	\$25 (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Permanente NW 3	\$20 (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Foundation Health Plan of Washington				
Current members call: 1-888-901-4636 (TTY: 1-800-833-6388 or TRS: 711) Not yet a member? Call: 1-800-728-2779				
Kaiser Permanente WA Core 1	\$30 (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Permanente WA Core 2	\$25 (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Permanente WA Core 3	\$20 (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Permanente WA SoundChoice	\$0	Deductible, then 15%	Deductible, then 15%	\$0

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SEBB carriers	Office visits E.g., independent provider offices, medical groups, freestanding clinics, etc.)	Inpatient facility E.g., residential treatment centers, hospitals, psychiatric hospitals, etc.	Outpatient facility E.g., outpatient facilities, freestanding clinics, hospital affiliated clinics, etc.	Virtual care or telemedicine Care received from a licensed physician without an in-person visit
Kaiser Foundation Health Plan of Washington Options, Inc. Current members call: 1-888-901-4636 (TTY: 1-800-833-6388 or TRS: 711) Not yet a member? Call: 1-800-728-2779				
Kaiser Permanente WA Options Access PPO 1	\$30 (\$20*) (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Permanente WA Options Access PPO 2	\$25 (\$15*) (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Kaiser Permanente WA Options Access PPO 3	\$20 (\$10*) (\$0 up to age 17)	Deductible, then 20%	Deductible, then 20%	\$0
Premera Blue Cross 1-800-807-7310 (TRS: 711)				
Premera High PPO	\$20	Deductible, then 25%	Deductible, then 25%	\$20
Premera Peak Care EPO	\$20	Deductible, then 25%	Deductible, then 25%	\$20
Premera Standard PPO	\$20	Deductible, then 20%	Deductible, then 20%	\$20
Uniform Medical Plan (administered by Regence BlueShield) 1-800-628-3481 (TRS: 711)				
UMP Achieve 1	Deductible, then 20%	\$200/day up to \$600 for facility plus 20% for professional services	Deductible, then 20%	Deductible, then 20%
UMP Achieve 2	Deductible, then 15%	\$200/day up to \$600 for facility plus 15% for professional services	Deductible, then 15%	Deductible, then 15%
UMP High Deductible	Deductible, then 15%	Deductible, then 15%	Deductible, then 15%	Deductible, then 15%
UMP Plus (both PSHVN & UW Medicine ACN)	Deductible, then 15%	\$200/day up to \$600 for facility plus 15% for professional services	Deductible, then 15%	Deductible, then 15%

* Enhanced benefit: Enhanced in-network cost shares apply when a member uses designated integrated providers and pharmacies (Kaiser Permanente Medical Centers and providers, or other designated providers as identified in the provider directory). These providers offer services at the lowest cost share.