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chapter four

## Navigating mental health networks

*What is a mental health network and what should I know about it?*

A mental health network is a network of health care providers who have agreed to participate in a health insurance plan. Most insurance plans have a network, and typically a plan offers better insurance coverage for services provided by the health care professionals who participate in its network.

In this chapter, you will find information about how insurance coverage can differ depending on whether you bring your child to a health care provider who participates in your insurer's network or to a provider who is out of the network. The chapter also offers guidance for parents and families about getting insurance coverage for mental health services. Many private insurers "carve out" mental health services by contracting with outside companies to provide these services. This may complicate the process and can make access to care more difficult. Additional challenges regarding insurance coverage—such as the prior approval or referral requirement, eligibility problems, and denial of service problems—are also addressed in this chapter.

It is important for families to keep in mind that health insurance plans can help cover the costs of mental health services for children, even though it may be time-consuming and frustrating to work your way through their requirements.

Remember also that you are your child's best advocate. At the back of the Guide, you will find a list of resources and organizations that might help you untangle some of these health insurance challenges.

**To request a copy of the How-To Guide,**  
contact [TheGuide@bostonbar.org](mailto:TheGuide@bostonbar.org) or 617-778-1934—or explore it online at [www.bostonbar.org/theguide](http://www.bostonbar.org/theguide).