

# the how-to guide: an overview

## Introduction

[The Parents' How-To Guide](#) to Children's Mental Health Services in Massachusetts was created by the Boston Bar Association with support from Children's Hospital Boston. It is an information resource and easy reference tool to make navigating the system easier for parents and families with children in need of mental health services.

Each chapter of the Guide offers specific tips for anyone who is actively seeking and/or advocating for children's services.

This overview offers a chapter-by-chapter summary of the information you will find in the Guide:

- [Chapter One:](#) Problems your child may have
- [Chapter Two:](#) First steps for getting help
- [Chapter Three:](#) Paying for services
- [Chapter Four:](#) Navigating mental health networks
- [Chapter Five:](#) Services in your child's school
- [Chapter Six:](#) Other state programs
- [Chapter Seven:](#) Aging out of child services - COMING SOON
- [Glossary](#)
- [Resource List](#)

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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).

# 1

chapter one

## Problems your child may have

If your child is going through a difficult time, it is crucial to determine whether he or she needs extra help and where you might find this help.

The chapter describes seven common behavioral problems a child might have, including: overactivity and/or inattentiveness, extreme anxiety or fear, extreme sadness and despair, problems with food or fear of being too fat, problems after a trauma, extreme anger or defiance, and tendency to use drugs or alcohol.

In each case, you will find specific information about the problem, a checklist of the symptoms your child might experience and the effects such a problem might have, and a possible diagnosis that can help explain the problem.

Families are encouraged to be aware of potential problems as early as possible, because it is better for a child to receive help sooner rather than later. This chapter can help you make an informed decision about whether to seek professional help for your child.

*How will I know  
if my child's  
behavior indicates  
a mental health  
problem?*

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# 2

chapter two

## First steps for getting help

*If my child needs help, what resources do I have and where do I start?*

There are a variety of options for families who have decided to seek help for a child whose behavior raises serious mental health questions. The good news is that families have more options than they may realize.

In this chapter, you will find information about people and organizations that might be able to offer some guidance or professional assistance: a family member or trusted friend; your child's pediatrician; your child's school teachers, administrators, or health care staff; a psychiatrist, psychologist, or other mental health professional; a community health center, youth agency, or social services agency; a hospital emergency department; and, as a last resort, the police and/or the juvenile (criminal) justice system.

In each case, the chapter explains when and why you might turn to this particular resource, how this person or organization might help, and a list of the questions you will probably want to ask.

A child whose behavior is troubling will often be helped by a variety of people or even by a team of people working together. This team approach can be a way for you and your child to have access to more information and a wider variety of services.

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# 3

chapter three

## Paying for services

Mental health services can be expensive. Many parents and families draw from a number of different resources when paying for medical care.

This chapter presents a simplified chart showing the differences between inpatient and residential services, office-based outpatient services, intensive outpatient services, and emergency care. It also describes a range of payment options, including: private health insurance, such as group insurance provided by an employer; public insurance plans, such as MassHealth (which has a variety of different programs); and programs which might provide additional financial assistance. Lastly, you will find information about who is eligible for a particular program and how you can decide which option is best for your child and your family.

Membership in a health insurance plan—private or public—is critical for parents and families with children who have mental health needs. However, insurance is complicated, and you may also need to be prepared to draw on personal funds when paying for a child’s services.

*If I seek help for my child, how will I pay for it and can I get assistance?*

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# 4

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.

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# 5

chapter five

## Services in your child's school

Certain mental health services are available in Massachusetts public schools—and they are typically low-cost or free of charge and available regardless of insurance coverage.

As this chapter explains, your child's school will have a mental health care professional either on staff or on call. This health care provider is responsible for psychological testing in the school and may also provide some limited short-term mental health care. If your child has a disability or other special needs, he or she is also eligible for special education services in school. In addition, some children with disabilities are eligible for support services under Section 504 of the Rehabilitation Act of 1973. This chapter summarizes these different services, discusses how to resolve disputes with the school, and also explains how your child might obtain services from a school-based health center.

Because your child spends so much time in school, the school's teachers and health care professionals are a valuable source of information and assistance. The mental health services provided in school are also crucial to your child's ability to learn.

And again, it is important for you to work closely with the school as an advocate on your child's behalf. The list of resources and organizations at the back of the Guide can help you be a better advocate and make the most of the school's services.

*Does my child's school provide mental health services?*

*How do I get them?*

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# 6

chapter six

## Other state programs

*Are there any other programs in Massachusetts that might help my child and how do I find them?*

Certain mental health care services are available from Massachusetts state agencies. If your child has complicated mental health needs, he or she may need services that go beyond what a school or health insurance provider can offer. However, the process of getting services from a state agency can be a challenge.

In this chapter, you will be introduced to the key state agencies that provide mental health services for children, including: the Department of Mental Health, the Department of Public Health, the Department of Mental Retardation, the Department of Social Services, and the Juvenile Justice System.

In each case, you will find information about your child's eligibility and the process of getting services, as well as information about the types of services available and how to pay for them. Many services from state agencies are provided free of charge. The downside of this is that you may encounter a long waiting list for services.

It is important to be an active advocate when seeking these services for your child—and even when the process is frustrating, you will find that the people working in these agencies really want to help. For additional assistance with advocacy, see the list of resources and organizations at the back of the Guide.

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# 7

chapter seven

## Aging out of child services

*What services are  
available to my  
child after he or she  
turns 18?*

The mental health services in Massachusetts designed specifically for children are generally not available to adults. This means that your child—unless he or she qualifies for services as an adult and/or because of a disability—is likely to lose these services at around age 18 or 19. In addition, private health insurers providing family policies are only required to cover children up to age 25.

This chapter explores a number of important things to consider as your child approaches adulthood. Some of the key issues are cut-off ages and the loss of services, legal changes, and services for children and adults with disabilities. You will also find a discussion of both the private insurance options and the public insurance options that may be available to you and your child. In addition, the chapter provides information about which state agencies may offer mental health services to your adult child.

For any family, a child's transition to adulthood can be challenging—and this is especially true when a child is receiving mental health services now and may need them as an adult. The most important action you can take is that of planning ahead. By preparing to help your child make the transition, you can ensure that the process is a better one for the entire family.

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# Conclusion

The Guide closes with a useful glossary and a comprehensive resource list for parents and families in search of support and advice groups, advocacy assistance, information about mental health diagnoses, and guidance for finding a health care provider, getting access to health care, getting access to legal help, and more.

We hope that these resources and the information provided throughout the Guide's chapters will help you find your way through the mental health system more easily—and will help you ensure that your child receives the mental health services he or she needs.

get the guide

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