

Behavioral Health Benefits



As a Tufts Health Plan member, you have access to coverage for a wide variety of behavioral health services. This guide will help you understand your benefits and give you instruction on how to access the providers and services that meet your needs.

What behavioral health provider is right for Me?

There are many types of behavioral health professionals. To find the provider that's right for you, consult with your primary care physician (PCP) or find an in-network behavioral health provider by visiting tuftshealthplan.com/gic and logging in to your secure online member account.

- Spirit members **must use an in-network provider**
- Navigator members may see either an in-network or an out-of-network provider. However, in order to access outpatient behavioral health services from an in-network provider at the in-network, authorized level of benefits, you must notify Tufts Health Plan within 30 days of your visit with a network provider. You can do so by calling 800.870.9488 Monday-Friday 8am-6pm.

What do behavioral health services cost?

Behavioral health and substance use disorder: copays and deductibles

	Navigator	Spirit
Outpatient Care	In-network: \$10 per visit for Individual & Family Therapy, Specialty Outpatient Services, Group Therapy & Medication Management	In-Network: \$20 per visit for Individual & Family Therapy, Specialty Outpatient Services \$15 per visit for Group Therapy & Medication Management
	Out-of-Network: Deductible then coinsurance	NA
Inpatient Care	In-Network: \$200 copay, per calendar per quarter	
	Out-of-Network: Deductible then coinsurance	NA
Telehealth through Teladoc®	\$10 per visit	\$15 per visit
Telemedicine	The first three copays for outpatient Behavioral Health Telemedicine visits will be waived with an in-network provider. After the first three visits, an office visit copay will apply. Note: This change does not apply to service provided through Teladoc.	The first three copays for outpatient Behavioral Health Telemedicine visits will be waived with an in-network provider. After the first three visits, an office visit copay will apply. Note: This change does not apply to services provided through Teladoc.

Out-of-network costs

Navigator members have the option of receiving inpatient behavioral health services from out-of-network facilities. If you choose to receive services at an out-of-network facility, you will be covered at the unauthorized level of benefits and will be responsible for paying a deductible and coinsurance for these services. Choosing an out-of network facility will cost you more money out of your own pocket.

For purposes of clarification, "telehealth services" are those rendered through our preferred vendor, Teladoc. "Telemedicine services" are services obtained from any Tufts Health Plan or Non-Tufts Health Plan Provider.

Telemedicine services are available from both Tufts Health Plan and Non-Tufts Health Plan Providers that offer these services. You will need to follow the same rules about referrals when you receive telemedicine services from Tufts Health Plan Providers as you would for office visits with these Providers. Please see Part 3 for more information about referral requirements. Please see the "Benefit Overview" for information on applicable Cost-Sharing

Emergency and inpatient access for behavioral health and substance use disorder services

Tufts Health Plan contracts with selected hospitals to provide emergency, inpatient, and partial hospitalization for behavioral health and substance use disorder care.

To receive care, you can contact a Tufts Health Plan contracted behavioral health facility in your plan's network. Or, call us at **800.870.9488** and choose the option for behavioral health and we can help you find one. If you are experiencing an emergency situation, go to the nearest emergency room for an evaluation.

Boston Medical Center substance use disorder (SUD) program

If you or a family member is struggling with substance use disorder, we can help. Tufts Health Plan's collaboration with Boston Medical Center's Substance Use Disorder Program includes a holistic approach to providing care, incorporating physical, emotional and psychological support through specialized programs at their Grayken Center for Addiction.

65%

Patients in treatment for 10 or more months

91%

No longer using 12 months after completion of intense outpatient program

- Community based program
- Holistic approach with nurse and physician visits integrated into medical care
- Specialized programs for teens, young adults, pregnant women

To contact Boston Medical Center's Grayken Center for Addiction, please call 617.414.6926

