



my Arkansas Insurance

A Division of the Arkansas Insurance Department



Mental Health Coverage

Plans through My Arkansas Insurance have Comprehensive Benefits

Your mental health plays a key role in your overall wellbeing. Enrolling for health coverage through My Arkansas Insurance ensures you'll have access to crucial mental health care, such as:

- Behavioral health treatment, such as psychotherapy and counseling
- Mental and behavioral health inpatient services
- Substance use disorder (commonly known as substance abuse) treatment

Pre-existing mental and behavioral health conditions are covered and spending limits aren't allowed.

- You can't be denied coverage or be charged more just because you have any pre-existing condition, including mental health and substance use disorder conditions
- Coverage for treatment of all pre-existing conditions begins the day your coverage starts
- Your health coverage plan cannot put yearly or lifetime dollar limits on coverage of any essential health benefit, including mental health and substance use disorder services

All plans must provide certain equal protections between mental health and substance abuse benefits on the one hand, and medical and surgical benefits on the other.

Generally speaking, this means limits applied to mental health and substance abuse services can't be more restrictive than limits applied to medical and surgical services. Limits covered by these protections include:

- **Financial** – like deductibles, copayments, coinsurance, and out-of-pocket limits
- **Treatment** – like limits to the number of days or visits covered
- **Care management** – like being required to get authorization of treatment before receiving it



Do you need more help?

Online: myARInsurance.com or Insurance.Arkansas.gov

Phone: 844-355-3262 or 800-852-5494; M-F 8:00 a.m. - 4:30 p.m.