



HOW TO GET YOUR CHILD THE SUPPORT THEY NEED IF YOU HAVE PRIVATE (COMMERCIAL) INSURANCE.

(LIKE INDEPENDENCE BLUE CROSS, CIGNA, OR AETNA)

HOW IS MY CHILD FEELING?

If your child is feeling sad, worried, angry, or isolated, or if they are acting out in school, experimenting with drugs, sex, or alcohol, or withdrawing from activities that used to be fun for them, they may be in need of some extra help.

WHO CAN GET MY CHILD THE HELP THEY NEED?

- You can – parents, family members, and caregivers have the right to request, accept, and deny services for their child.
- Your child's doctor or nurse.
- The child – if they are 14 or older, they can self-refer
- School staff such as the teacher, school counselor, or principal
- Call the 800 number on the back of your insurance card

WHAT IS THE COST OF THE HELP?

- Your insurance might cover the support for your child. Call the 800 number on the back of your insurance card to check what is covered.
- Say: my child was prescribed behavioral health services, and I'm calling to find out if you cover these services. My child was prescribed intensive behavioral health services.
- Ask them if they will pay the behavioral health agency that is in your child's school (aka is this behavioral health agency in your insurance company's network?)

WHAT IF MY INSURANCE WILL NOT PAY FOR (COVER) THE HELP?

- You can still get the help that your child needs!
- Your child can qualify for Medicaid/medical assistance under PH-95.
- You will need a denial letter from your insurance company.

CALL THE 800 NUMBER ON THE BACK OF YOUR INSURANCE CARD AND ASK FOR ANY OF THE FOLLOWING LETTERS:

- A letter saying the insurance company does not cover the services that your child needs
- A letter saying the insurance company is denying your request for the services that your child needs
- A copy of the insurance company's "Explanation of Benefits" that says the types of behavioral health services they do cover.

WHAT IF NOTHING HAPPENS AFTER I TRY GETTING MY CHILD HELP?

- Call PHAN at 877-570-3642 to apply for PH-95 Coverage. You'll be asked for several documents including your child's birth certificate, social security card and medical records on your child's mental health status.
- If all else fails, call the advocates at Children First at 215-563-5848 x171

WHEN WILL MY CHILD GET BETTER?

Every child is unique and each will get better on different timelines. Support in the school can last from a few weeks up to the whole school year or beyond.

WHAT IF THERE IS A PROBLEM WITH THE HELP THAT MY CHILD GETS?

You can report a problem to your child's school counselor, or to Community Behavioral Health at 1-888-545-2600.