

**YOUR MENTAL HEALTH BENEFITS**

# Better coverage, meets better access

Sidecar Health members can access mental healthcare when they need it without worrying about the narrow networks that typically restrain access.

Nearly 80%<sup>1</sup> of mental health providers do not accept insurance, significantly limiting access to critical mental healthcare. But they all accept cash or credit, and therefore are available to Sidecar Health members.

Below is a summary of how mental health coverage works for Sidecar Health.

**“ By far the best autism and mental health coverage in the industry. ”**

–Sidecar Health member, August 2023  
Manufacturing industry

## Mental health outpatient office visit

<b>Allowable outpatient office visits</b>	Unlimited
<b>Provider access</b>	No networks. See any licensed mental health provider that accepts VISA
<b>How to access</b>	Telehealth or face-to-face sessions
<b>Deductible</b>	Mental health office visits bypass the deductible for plans with first dollar coverage
<b>Out-of-pocket costs</b>	Keep the savings when your provider charges less than the Benefit Amount
<b>Typical mental health office visit outcome</b>	80% of mental health claims for Sidecar Health major medical members involved keeping the savings <sup>2</sup>

## Inpatient services

<b>Allowable inpatient services</b>	Unlimited  Your provider, not your insurance company, determines whether and how long you need to be inpatient for mental health or substance use disorder treatment
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**Need help finding a provider? Try Thriveworks:** Many Sidecar Health members have found success with Thriveworks, whose rates are listed clearly for each provider.

Visit [sidecarhealth.com/employerplanfaqs](https://sidecarhealth.com/employerplanfaqs) or call 855-282-0822 TTY: 711.

This is a high-level summary of benefits under Sidecar Health Group plans with first dollar coverage. See Certificate of Coverage for details.  
<sup>1</sup> Source: “Here’s Why Mental Healthcare Is So Unaffordable & How COVID-19 Might Help Change This.” Harvard Medical School Primary Care Review, 2020.  
<sup>2</sup> Sidecar Health major medical claims experience in 2022.