

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%¹ 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

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

Inpatient services

Allowable inpatient services	<p>Unlimited</p> <p>Your provider, not your insurance company, determines whether and how long you need to be inpatient for mental health or substance use disorder treatment</p>
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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 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.
¹ Source: “Here’s Why Mental Healthcare Is So Unaffordable & How COVID-19 Might Help Change This.” Harvard Medical School Primary Care Review, 2020.
² Sidecar Health major medical claims experience in 2022.