



Answers That Matter.

GUIDE TO MENTAL HEALTH CARE IN MARYLAND



Mental Health Association of Maryland

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Mental Health Association of Maryland



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Guide to Mental Health Care in Maryland

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For periodic updates of this Guide, visit the Mental Health Association of Maryland’s web site at www.mhamd.org. For free copies of this Guide, call 410-235-1178 ext. 211, 1-800-572-MHAM (6426) ext. 211, e-mail: info@mhamd.org or go to our web site. This publication is available in an alternative format upon request.

Mental Health and Mental Illness

Mental health is how we think about life or issues, how we feel about ourselves and others, and how we act in handling change, stress and other things that happen to us.

With good mental health, you feel good about yourself, feel relaxed with other people, and handle tasks and problems easily.

Taking good care of your mental health is just as important as taking good care of your body. If you had a broken bone, you would go to a doctor. If you have a mental health problem, you should seek treatment.

What is Mental Illness?

A mental illness is an illness that interferes with the way someone lives and thinks, or with how they do things.

Mental illness can be caused by physical problems with the nervous system or the brain. Stress, an accident or a major physical illness are risk factors in the development of a mental illness. Lead poisoning, poor eating habits or your environment are also risk factors that can lead to a mental illness. Some mental illnesses run in families.

Anyone can have a mental illness. Babies, school-aged children, teenagers, adults and older adults can have a mental illness. Mental illness happens to people of all races and ethnic groups, to rich and poor people, and to both men and women.

Although there is no cure for mental disorders, people can get better with treatment. In the last 25 years, there has been a great deal of research on the causes of mental illness and the development of effective treatments for most mental disorders.

Unfortunately, nearly half of all Americans who have a severe mental illness do not seek treatment.

Stigma causes people to believe that mental illnesses are not “real” illnesses that can be treated. Stigma stops people from getting help because they are afraid others will find out. Stigma can stop others from hiring people who have a mental illness, or renting to or living near people who have a mental illness.

According to the Surgeon General's 1999 Mental Health Report, education is the key to getting rid of myths about mental illness by providing accurate knowledge on the causes of mental illnesses and their treatment. “A Guide to Mental Health Care in Maryland” is one tool developed by the Mental Health Association of Maryland to encourage people who have mental health problems to seek treatment.

Symptoms of Mental Health Problems in Children

One in ten children and teenagers may have a mental health problem at any given time. Of these, only one in five will receive mental health services. Without treatment, these illnesses can lead to school failure, alcohol and drug abuse, and family problems.

If the following symptoms last longer than two weeks and are severe enough to cause your child problems at home, school or with friends, call your family doctor.

Symptoms:

Does poorly in school

Gets into fights constantly

Worries all the time

Maintains patterns of repetitive activity and these actions interfere with school attendance, sleep or appetite

Frequently worries about death

Never seems to laugh or smile

Has trouble making friends because of aggressive or frightening behavior

Can't stay with one activity as long as other children

Doesn't seem to listen to instructions

Acts without thinking

Uses drugs or alcohol

Displays babyish behavior which should have been outgrown long ago, like clinging, wetting or soiling

Displays sexual behavior that is more than normal curiosity

Repeatedly plays with fire

Is cruel to animals

Hears voices or sees things that aren't there

Call 911 in an emergency or get help right away by calling the Maryland Youth Crisis Hotline at 1-800-422-0009 if your child:

Says s/he wants to die or tries to hurt him/herself

Behaves in ways that are dangerous to him/herself or to others

(This list was adapted from Identifying Childhood Mental Illness: How Child Care Providers Can Help, published by the Maryland Child Care Resource Network (MCCRN) with funding from the Jacob and Hilda Blaustein Foundation, the Mental Health Association of Maryland, the Mental Hygiene Administration and the Maryland Department of Human Resources—Child Care Administration. Use of this excerpt is by permission of MCCRN.)

Symptoms of Mental Illness in Adults and Older Adults

If you or someone you know has these problems often, for long periods of time, or for reasons you can't understand, you should seek help. (See page 7.)

Thinks or talks about killing him or herself:

Call 911 in an emergency or call the Hope Line Network for help right away: 1-800-784-2433

Feels sad, empty or irritable

Can't get to sleep, oversleeps or gets up in the middle of the night

Loses weight because of loss of appetite

Eats more than normal and gains weight

Doesn't enjoy activities you used to enjoy

Has aches and pains that won't go away and a doctor can't tell why

Has problems concentrating, remembering or making decisions

Feels tired all the time

Cries frequently

Feels guilty, hopeless or worthless

Has strange ideas

Hears or sees things that aren't there

Feels depressed

Isn't interested in things

Isn't worried about serious problems

Worries a lot about everything

Pulls away from friends and family

Feels very "high" or very "low"

Can't deal with daily problems and activities

Denies obvious problems

Abuses drugs and alcohol

Getting Help

Taking the First Step in Getting Help

Talk with someone you are comfortable with, like your family doctor, priest, Rabbi, pastor or minister. He or she may give you suggestions or referrals for mental health treatment. If your child is having problems, you may want to talk with his or her teacher or school counselor.

Choosing the Right Mental Health Professional for You

You are a customer buying a service. Don't be afraid to ask questions, like:

What can I expect during treatment?

When will I start to feel better?

What is your treatment approach? (see page 10)

What is your experience?

What is your specialty?

Where did you get your training?

Will I have to take medication?

Will you talk to my husband or wife, significant other or with my family?

Is there someone I can talk to in an emergency (not an answering machine)?

Can I call at night in an emergency?

How long are the sessions?

How often are the sessions?

Do you charge if I miss my appointment?

Do you charge if I call you for help?

How much do you charge?

Do you charge based on how much I can pay?

When do I pay my bill?

Do you accept the kind of insurance I have?

Do you file the claims with my insurance company or do I pay you and then get reimbursed?

Do you have a grievance process?

What to Expect From Your Mental Health Professional

You can expect your mental health professional to ask you a lot of questions. He or she will ask you to share your feelings and talk about why you need help. Be honest! Give him/her all the information so that s/he can help you.

There are many types of mental health professionals. Finding the right one for you can be hard.

If you decide you want a different mental health professional, that's okay. You should feel that your mental health professional cares about you and that s/he understands your problem.

If you want to see another mental health professional, you may want to talk about it with your current professional. You can also go back to your original referral source for other names. Stick with it until you find a mental health professional who is good for you.

What You Should Do During Treatment

Keep your appointments.

Be on time.

Talk! Mental health professionals can't read minds.

Be honest!

Learn to recognize your strengths and weaknesses.

Take risks—try new ways of thinking and acting.

Take responsibility for your actions and the results of your actions.

Racial, Cultural, Gender and Ethnic Differences

People from different races, ethnic backgrounds and cultures experience mental illnesses in different ways. You may want to ask the mental health professional, "Do you have experience or knowledge in treating people like me?" "Do you feel comfortable working with people like me?" "How many people do you currently treat like me?"

You should decide what is important to you in a mental health professional. If faith is important, look for someone who uses faith as part of the treatment process. If you are a man and feel more comfortable talking to another man, then find a male mental health professional.

Feeling comfortable with your mental health professional is important to help you get better. You may have to shop around before finding the right one for you.

Types of Treatment for Mental Illness

There are many different types of treatment that can help people with mental illness feel better. Once you have made a decision to seek help, you can choose from a number of helping sources, treatment approaches, and service settings. There is no "one size fits all" treatment for mental disorders.

Psychotherapy means talking face-to-face with a mental health professional. There are many different types of psychotherapy.

Behavioral therapy is training a person to change how s/he thinks and behaves. Stress management and relaxation training are types of behavioral therapy.

Psychoanalysis looks at the unconscious mind, or things that you're not really aware of, and how it affects behavior and feelings.

Cognitive therapy identifies and corrects ways of thinking about things that cause uncomfortable feelings and behavior.

Family therapy brings every one in the family together to discuss problems and come up with solutions.

Group therapy brings a small group of people together with a mental health professional to discuss their problems and help each other.

Support groups bring people with common problems together who share experiences and help each other. Support groups usually don't have a mental health professional leading them.

Rehabilitation programs help people regain skills and confidence to live and work more independently.

Medication

Taking medicine can help some people with mental illness.

Before you take the medicine, ask your doctor about:

the risks,

the side effects,

how the medicine reacts with food, alcohol and other medicines you are taking,

the best time to take the medicine,

how long it takes before you feel the effects, and

the effect of the medicine on your sexuality, memory, concentration and menstrual cycle.

If you notice side effects that concern you after you've taken the medication, talk to your doctor!

Types of Mental Health Professionals

Mental health professionals have special training to treat specific age groups (like children, adults, older adults) or specific illnesses (like anxiety, depression, attention deficit disorder [ADD] or schizophrenia). If you have a specific need, be sure to say this when you call any of the following for a referral.

A **Psychiatrist** is a medical doctor with special training to diagnose and treat mental illness. Psychiatrists are the only mental health professionals who can write prescriptions for medicines. To find a psychiatrist, call **410-625-0232**.

A **Psychologist** is a licensed individual with a Ph.D. in psychology or an equivalent subject. A psychologist can diagnose and treat mental illness and do psychological testing. S/he also can provide individual and group therapy. To find a psychologist, call **410-992-4258**.

A **Pastoral Counselor** has a college degree and mental health training, is a clergy person or a certified layperson, and has had supervised training. To find a pastoral counselor, call **410-433-2241**.

A **Licensed Certified Clinical Social Worker** is a therapist with a master's degree in social work. Clinical social workers offer couples, group, family and individual therapy. To find a clinical social worker, call **410-298-3226**.

A **Certified Alcohol and Drug Abuse Counselor** has a master's degree in a health and human service counseling field and training in alcohol and drug abuse treatment. To find a treatment center, call **410-402-8600**.

A **Certified Professional Marriage and Family Therapist** has a master's degree in marriage and family counseling and offers help for married couples and families. To find a marital and family counselor, call **301-460-0340**.

A **Certified Professional Counselor** is a counselor with a master's degree in the fields of psychology or counseling who has special training in examining and treating patients.

A **Psychiatric Advanced Practice Nurse** is a registered nurse with a master's degree and is a certified specialist in psychiatric or mental health nursing. To find a nurse specialist, call **410-614-6032**.

Paying For Care

Understanding Your Health Coverage

1) Read your policy or call your insurer for information.

You must know what type of insurance you have to understand your benefits. The most common types of health coverage are:

Private insurance or an HMO plan provided by your employer (group insurance)

Private insurance or an HMO plan that you buy on your own (individual insurance)

Medical Assistance, Medicaid, HealthChoice, Maryland Children's Health Program – Health coverage provided by the state and federal government for people with low incomes

Medicare – Health coverage provided by the federal government for adults over 65 and people with disabilities

Your benefits depend on the type of health plan you have. Today almost all health plans in Maryland provide some mental health coverage.

Your policy should tell you how many office visits and inpatient days are covered in a year.

You need to know if there are rules about whom you can choose for your mental health professional.

Some insurers require that you see a mental health professional in the insurer's network. If you choose a mental health professional who is not in the network, your care may not be covered or you may have to pay more of the cost of treatment.

2) Always call your health plan before you begin mental health treatment.

Private insurance

HMOs often require a referral from your primary care physician. Private insurers usually require that you get permission before you seek care. This means that you must call your health plan before care begins. If you don't, the insurer will not pay for your care.

Medicaid and services for people with low incomes who don't have insurance

To request public mental health services, call 1-800-888-1965 or TTY 1-800-735-2258, or call the local core service agency in your county. (See page 20 for phone numbers.)

Medicare

Medicare sets a fee that it will pay for treatment. For outpatient care, Medicare pays the mental health professional one-half of the fee. You must pay the other half.

You can either pay the other half of the cost yourself or the cost may be covered by Medigap insurance. Medigap insurance is a health insurance policy sold by private insurance companies. The Medigap insurance may help you lower your "out of pocket" costs. To find out about Medigap policies, call the Maryland Insurance Administration, 1-800-492-6116 ext. 2244 or 410-468-2244.

If you have both Medicaid and Medicare coverage, you may be responsible for paying up to 37.5% of the fee.

The Pro Bono Counseling Project

The Pro Bono Counseling Project offers free mental health care from licensed mental health professionals to families and to people with no insurance and low incomes.

The Pro Bono Counseling Project provides counseling for: family and couples issues, anxiety, problems with self-esteem and social interactions, eating disorders, adjustment to untreatable illness, grief, separation and divorce, physical and sexual abuse and other forms of violence.

The Pro Bono Counseling Project doesn't treat patients with chronic mental illness or disorders due to drug and/or alcohol abuse.

To contact the Pro Bono Counseling Project, call 410-323-5800, 301-805-8191, 1-877-323-5800, or go to their website, www.probonocounseling.org.

For information on mental health benefits, visit the Mental Health Association of Maryland's website at www.mhamd.org or contact us by email, info@mhamd, or by phone, 410-235-1178 ext. 208 or 1-800-572-MHAM (6426) ext. 208, to get our Mental Health Insurance Guide.

3) Understand the limits of your coverage.

Managed Care

Insurers decide how much care is "medically necessary" for an illness. Care is "medically necessary" if your health will be in danger if the care is not provided. They will only pay for that level of care. If your insurer determines that the treatment you want is not "medically necessary," you are responsible for paying for the care you receive.

Pre-Existing Conditions

If you want private insurance and you already have an illness, insurers can sometimes delay or refuse to give you coverage for that illness. This is known as a "pre-existing condition."

For someone with a pre-existing mental illness, this means that an insurance company may offer you general health coverage but leave out or delay coverage for mental health treatment for a limited period of time. The law requires that mental health problems be covered by certain dates, no longer than two years.

For more information on whether pre-existing condition clauses are allowed under your private health plan, visit the Mental Health Association of Maryland's website at www.mhamd.org or contact us by email, info@mhamd, or by phone, 410-235-1178 ext. 208 or 1-800-572-MHAM (6426) ext. 208, to get our Mental Health Insurance Guide.

Getting Your Medicine

Public and private insurers can limit your access to getting certain medicines.

1. Some companies have lists of medicines, called formularies, that are covered under a health plan. Medicines that are not on the formulary list are not covered. Many of the newer and more effective medicines used to treat mental illness are expensive. These medicines are sometimes left off of formulary lists. This practice is called a "restrictive formulary."
2. Some insurers require that you use a medicine on their formulary list first. These medicines usually cost less. If you don't get the results the mental health professional expects from this medicine, then you may be allowed to change to another medicine. This practice is called a "fail first policy."
3. Sometimes an insurer will allow access to a medicine that is not on the formulary list, but the doctor must ask for permission before you can get the medicine. This practice is called "prior authorization."

Mental health advocates continue to work vigorously to ensure that appropriate and effective medications for the treatment of mental illnesses are available to all who need them.

If you are concerned about getting the medicine you need, ask your doctor if 1) a restrictive formulary, 2) a fail first policy or 3) prior authorization are part of your plan.

The Maryland Pharmacy Assistance Program helps people with low incomes buy prescription medicine. For more information, call the Program at 1-800-492-1974 or 410-767-5397.

How To Complain About Your Mental Health Care

Take action if you were denied care that you need.

Private Insurance

Step 1. Your insurance company must write to you within two days of their decision to deny care. The letter must explain the reasons for their decision and how you can appeal their decision. The Maryland Attorney General's Office will help you file an appeal. Call the Maryland Attorney General's Office at 1-877-261-8807 for more information.

Step 2. If you lose your appeal, you can file a complaint with the Maryland Insurance Administration. Call 1-800-492-6116, 24 hours a day, 7 days a week. A decision will be made within 30 days.

If you needed emergency care and were denied coverage by your insurance company, call the Maryland Insurance Administration. The Maryland Insurance Administration will make a decision within 24 hours.

Public Mental Health System and Medicaid

Step 1. Call a public mental health system Care Manager at 1-800-888-1965 or TTY 1-800-735-2258 to complain. A decision must be made within one hour for urgent requests and 24 hours for all other requests.

Step 2. If the Grievance Department denies your appeal, you can request a second opinion from the Medical Director at 1-800-888-1965. A decision must be made within one hour for urgent requests and 24 hours for all other requests.

If the Medical Director denies your request, he or she will write to you within two days to explain the decision. This letter must include information on what you can do to continue your appeal.

Medicare

You have the right to appeal any decision about your Medicare services. Your rights are on the back of the Explanation of Medicare Benefits or the Medicare Summary Notice that is mailed to you from a company that handles bills for Medicare. The notices will also tell you why your bill was not paid and what appeal steps you can take. You can call the Social Security Administration at 1-800-772-1213, TTY 1-800-325-0788 or go online to www.medicare.gov.

Other Resources

If you are unable to resolve your complaint using the procedures described above The Maryland Disability Law Center offers callers information, referral and advice and provides full legal representation in a limited number of cases. Call the Maryland Disability Law Center at 410-727-6352, 1-800-233-7201 or TTY 410-727-6387 for information.

Where to Call for Help

Maryland Youth Crisis Hotline 1-800-422-0009
(24 hours, 7 days a week)

In an emergency

For help with children's mental health

For information on a mental health professional in your area for children, adults and older adults.

Public Mental Health System for Medicaid recipients and for individuals who are active participants in the Pharmacy Assistance Program. Individuals who need services and are not sure that they qualify should call their local core service agency (page 20), or 1-800-888-1965 or TTY 1-800-735-2258

Maryland Insurance Administration
1-800-492-6116

Attorney General's Office Health Advocacy Unit
1-877-261-8807

For free information on mental health and mental illness, contact: Mental Health Association of Maryland 410-235-1178 ext. 211, or 1-800-572-MHAM (6426) ext. 211, www.mhamd.org

For information on children's mental health:
www.yourchildsmmentalhealth.org

For recent research on the prevention and treatment of mental illness: National Institute of Mental Health 301-443-4513, www.nimh.nih.gov

Core Service Agencies

For information on public mental health services in your county, call the Core Service Agency, the local mental health agency. Core Service Agencies generally have specialists on housing, rehabilitation, senior and child and adolescent services.

County & Telephone

Allegany 301-777-5643 **Anne Arundel** 410-222-7858
Baltimore City 410-837-2647 **Baltimore** 410-887-2731
Calvert 410-535-5400 ext. 475 **Carroll** 410-876-4440
Cecil 410-996-5112 **Charles** 301-609-9016
Frederick 301-682-6018 **Garrett** 301-334-8144
Harford 410-803-8726 **Howard** 410-313-7350
Mid-Shore (Talbot, Caroline, Dorchester, Kent, Queen Anne's) 410-770-4801 **Montgomery** 240-777-1400
Prince George's 301-985-3890 **Somerset** 410-621-0029
St. Mary's 301-475-4361 **Washington** 301-739-2490
Worcester 410-632-3366 **Wicomico** 410-543-6981

JOINING THE MENTAL HEALTH ASSOCIATION OF MARYLAND

- Yes, I would like to join the Mental Health Association of Maryland's network of advocacy and education on behalf of people with mental illnesses.
- Enclosed is my check for \$30. (Please make checks payable to Mental Health Association of Maryland, 711 W. 40th Street, Suite 460, Baltimore, Maryland 21211).
- Please accept my donation to the Mental Health Association of Maryland.

Name: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

- I would like to become a member of MHAM's Legislative Network.



About the Mental Health Association of Maryland

Since 1915, the Mental Health Association of Maryland has been a leader in progressive programs that have led to more humane treatment, increased research and greater public understanding and awareness of the needs of children and adults with mental illnesses and emotional disorders.

We envision a just, humane and healthy society in which all people are accorded respect, dignity and the opportunity to achieve their full potential free from stigma and prejudice.

The Mental Health Association of Maryland is an affiliate of the National Mental Health Association.

