



Join  in supporting

# Mental Health Awareness Month!

All Qualified Health Plans and Medicaid coverage offered through **kynect** must include **mental health and substance use disorder services** as part of their **essential health benefits**!

## What's Covered?

All kynect Health Coverage plans must cover:

- ✓ **Behavioral health treatments** like therapy and counseling
- ✓ **Inpatient mental health and behavioral care**
- ✓ **Substance use disorder treatment**

*Coverage details may vary depending on your specific plan. When comparing options through kynect Health Coverage, you'll be able to view a full list of included behavioral health benefits or contact the issuer for further details*



## Pre-Existing Conditions

- ✓ You **can't be denied coverage or charged more** due to a mental health or substance use disorder.
- ✓ Coverage for all pre-existing conditions starts **as soon as your plan is active**.
- ✓ Plans **cannot impose yearly or lifetime dollar limits** on mental health and substance use disorder services

## Parity Protections

kynect Health Coverage plans must treat mental health and substance use disorder benefits equally to medical and surgical benefits. This includes:

- ✓ **Financial requirements** (such as deductibles, copayments, coinsurance, and out-of-pocket limits)
- ✓ **Treatment limits** (such as number of visits or days covered)
- ✓ **Care management rules** (like requiring pre-authorization for treatment)