

Marketplace National Regional Benefit Interpretation Document

Benefit Name	MENTAL HEALTH (INPATIENT AND OUTPATIENT)
Applicable State	California, Florida, Idaho, Illinois, Kentucky, Michigan, Mississippi, New Mexico, Ohio, South Carolina, Texas, Utah, Washington, Wisconsin
Benefit Definition	<p>This policy addresses inpatient and outpatient mental health services.</p> <p>Covered benefits are listed in three (3) Sections - A, B and C. All services must be medically necessary. Each benefit plan contains its own specific provisions for coverage, limitations and exclusions as stated in the member’s Evidence of Coverage (EOC)/Schedule of Benefits (SOB). If there is a discrepancy between this policy and the member’s EOC/SOB, the member’s EOC/SOB provision will govern.</p> <p>Essential Health Benefits for Individual and Small Group</p> <p>For plan years beginning on or after January 1, 2014, the Affordable Care Act of 2010 (ACA) requires fully insured non-grandfathered individual and small group plans (inside and outside of Exchanges) to provide coverage for ten categories of Essential Health Benefits (“EHBs”). Large group plans (both self-funded and fully insured), and small group ASO plans, are not subject to the requirement to offer coverage for EHBs. However, if such plans choose to provide coverage for benefits which are deemed EHBs (such as maternity benefits), the ACA requires all dollar limits on those benefits to be removed on all Grandfathered and Non-Grandfathered plans. The determination of which benefits constitute EHBs is made on a state by state basis. As such, when using this guideline, it is important to refer to the member specific benefit document to determine benefit coverage.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>A. FEDERAL/STATE MANDATED REGULATIONS</p> </div> <p>Note: The most current federal/state mandated regulations for each state can be found in the links below.</p> <p>FEDERAL:</p> <p>Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Mental Health and Substance Use Disorder benefits are provided in parity with medical/surgical benefits within the same classification or subclassification. Intermediate levels of care such as residential treatment, partial hospitalization and</p>

intensive outpatient services are Covered Services, and may require Prior Authorization.

CALIFORNIA:

[H. R. 1424](#) Emergency Economic Stabilization Act of 2008 SEC. 512. MENTAL HEALTH PARITY

(a) **Amendments to Erisa.** [Section 712 of the Employee Retirement Income Security Act of 1974 \(29 U.S.C. 1185a\)](#)

Article 5.6 Point-of-Service Health Care Service Plan Contracts California Health and Safety Code Section §1374.72

- Every health care service plan contract issued, amended, or renewed on or after July 1, 2000, that provides hospital, medical, or surgical coverage shall provide coverage for the diagnosis and medically necessary treatment of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child, as specified in subdivisions (d) and (e), under the same terms and conditions applied to other medical conditions as specified in subdivision (c).

California Health and Safety Code Section §1374.73

- (1) Every health care service plan contract that provides hospital, medical, or surgical coverage shall also provide coverage for behavioral health treatment for pervasive developmental disorder or autism no later than July 1, 2012. The coverage shall be provided in the same manner and shall be subject to the same requirements as provided in Section 1374.72.

[SB 855 \(APL 21-002\)](#) (effective January 1, 2021)

- Before 1/1/21, CA MH parity required coverage of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child.
- Effective 1/1/21, CA MH parity requires coverage of any MH/SUD in the current DSM or the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases

https://leginfo.legislature.ca.gov/faces/billCompareClient.xhtml?bill_id=201920200SB855&showamends=false

[AB No. 988](#) – Mental Health Emergency Phone Hotline

FLORIDA:

HMO Contract – Fla. Stat. § 627.668- Mental and nervous disorders

ILLINOIS:

[750 ILCS 75/10](#)

[750 ILCS 75/20](#)

Mental Health [Parity](#) – “Serious Mental Illness”

[50 Ill. Adm. Code 5421.130\(h\)](#)

[215 ILCS 5/370c\(b\)\(1\)](#)

[215 ILCS 5/370 c.1](#)

KENTUCKY:

[Ky. Rev. Stat. § 304.17A-661](#): Treatment of mental health conditions to be covered under same terms and conditions as treatment of physical health conditions.

MICHIGAN:

[MCL500.3406b](#)

MISSISSIPPI:

[Miss. Code Ann. § 83-9-27- Alcoholism](#)

[Miss. Code Ann. § 83-9-39-](#) Mental illness

NEW MEXICO:

Behavioral Health, or Substance Abuse drugs subject to Senate Bill 317 are at No Charge. Senate Bill 317, titled “No Behavioral Health Cost Sharing”, which was signed into law by Governor Michelle Lujan Grisham on April 8, 2021, will become effective January 1, 2022 and is scheduled to expire on December 31, 2026

OHIO:

[Ohio Rev. Code § 3923.27](#): Hospitalization coverage for mental illness

[Ohio Rev. Code § 3923.28](#): Outpatient coverage for mental or emotional disorders

[Ohio Rev. Code § 1751.01\(A\)\(1\)\(g\)](#); [Ohio Rev. Code § 3923.281](#): Biologically based mental illness

[Ohio Rev. Code § 3923.82](#): Alcohol or drug related loss or expense

TEXAS:

H. R. 1424 Emergency Economic Stabilization Act of 2008 SEC. 512. MENTAL HEALTH PARITY

Amendments to Erisa. [Section 712 of the Employee Retirement Income Security Act of 1974 \(29 U.S.C. 1185a\)](#) is amended (1) in subsection (a), by adding at the end the following:

[TIC §1355.254](#)

UTAH:

[31A-22-625](#)- **Catastrophic coverage of mental health conditions**

WASHINGTON:

Mental Health Legislation WAC 284-43-7000 through 284-43-7120

The complete text can be accessed at

<http://app.leg.wa.gov/WAC/default.aspx?dispo=true&cite=284-43>

WASHINGTON: If offered must meet:

1. [RCW 48.43.091](#) **Health carrier coverage of outpatient mental health services-Requirements:**

Every health carrier that provides coverage for any outpatient mental health service shall comply with the following requirements:

a. In performing a utilization review of mental health services for a specific enrollee the utilization review is limited to accessing only the specific health care information contained in the enrollee's record.

b. In performing an audit of a provider that has furnished mental health services to a carrier's enrollee's the audit is limited to accessing only the records of enrollee's covered

by the specific health carrier for which the audit is being performed, except as otherwise

permitted by RCW 70.02.050 and 71.05.630.

[RCW 41.05.600](#) **Mental health services-Definition-** Coverage required when (HB 1154. New sections added. Applies to health insurance policies issued or renewed on or after 1/1/06; Only

applies to large group (51+ employees); however, HB 1460, which was enacted in 2007 expands coverage to individual.

[RCW 48.46.291](#) **Mental health services-Health Plans Definition-Coverage** required when (HB 1460. New sections added to expand coverage to individual and small group insurance

markets issued or renewed on or after 1/1/08)

[RCW 48.20.580](#); [48.44.341](#)- **Mental health services, including prescription drugs to treat**

WISCONSIN:

[632.89](#) **Mental Health Parity**

B. STATE MARKET PLAN ENHANCEMENTS

Some members may have additional inpatient mental health benefits. For member specific coverage and limitations for inpatient mental health benefit, refer to the member's EOC/SOB to determine coverage eligibility or contact the Customer Service Department.

C. COVERED BENEFITS

IMPORTANT NOTE: Covered benefits are listed in Sections A, B and C. Always refer to Sections A and B for additional covered benefits not listed in this Section.

Refer to the member's Evidence of Coverage (EOC) and Schedule of Benefits (SOB) to determine coverage eligibility.

MENTAL HEALTH

CALIFORNIA:

Mental Health Services: Molina covers medically necessary treatment of a mental health or substance use disorder, including services for the treatment of gender dysphoria, only when that disorder is listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases or is listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders (DSM).

"Medically necessary treatment of a mental health or substance use disorder" means a service or product addressing the specific needs of that patient, for the purpose of preventing, diagnosing, or treating an illness, injury, condition, or its symptoms, including minimizing the progression of that illness, injury, condition, or its symptoms, in a manner that is all of the following:

- In accordance with the generally accepted standards of mental health and substance use disorder care.
- Clinically appropriate in terms of type, frequency, extent, site, and duration.
- Not primarily for the economic benefit of the health care service plan and subscribers or for the convenience of the patient, treating physician, or other health care provider.

Outpatient care for treatment of mental health disorder does not include therapy or counseling for primary diagnosis of any of the following: career, marriage, divorce, parental, or job counseling or therapy.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services

- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Autism Spectrum Disorder: Molina covers the diagnosis and treatment of autism spectrum disorders including autistic disorder, Asperger’s disorder, and pervasive developmental disorder not otherwise specified, as defined by the most recent version of the DSM.

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA- It is specified in the benchmark plan for CA

FLORIDA:

Mental Health Services (Inpatient and Outpatient): Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services and Substance Use Disorder benefits are no more restrictive than those on medical or surgical benefits.

Note: Molina does not cover ABA for FL

IDAHO:

Mental Health Services: Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care

- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA for ID- <https://doi.idaho.gov/wp-content/uploads/ID/4924.pdf>

ILLINOIS:

Mental Health Services (Inpatient and Outpatient): Molina covers Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care

- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health and Substance Use Disorder External Review: If a Molina determines that benefits are no longer medically necessary, Molina shall notify the member, the member's authorized representative, if any, and the member's health care provider in writing of the member's right to request an external review pursuant to the Health Carrier External Review Act. The notification shall occur within 24 hours following the adverse determination.

Pursuant to the requirements of the Health Carrier External Review Act, the member or the member's authorized representative may request an expedited external review. An expedited external review may not occur if the substance use disorder treatment provider or facility determines that continued treatment is no longer medically necessary. A request for expedited external review must be initiated within 24 hours following the adverse determination notification by Molina. Failure to request an expedited external review within 24 hours shall preclude a member or a member's authorized representative from requesting an expedited external review.

If an expedited external review request meets the criteria of the Health Carrier External Review Act, an independent review organization shall make a final determination of medical necessity within 72 hours. If an independent review organization upholds an adverse determination, Molina shall remain responsible to provide coverage of benefits through the day following the determination of the independent review organization. A decision to reverse an adverse determination shall comply with the Health Carrier External Review Act.

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA for IL

KENTUCKY:

Mental Health Services (Inpatient and Outpatient): Passport covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Passport covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Passport may require authorization for coverage of services, including inpatient and certain outpatient services.

A mental disorder is a mental health condition or substance abuse disorder identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Passport does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Passport does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Passport generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Passport complies with the Mental Health Parity and Addiction Equity Act and similar State Law. Passport ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Passport covers ABA for KY

MICHIGAN:

Health Services (Inpatient and Outpatient): Molina covers Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services. Involuntary admissions do not require Prior Authorization.

A mental disorder is a health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa. Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary mental health services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment service
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA for MI

MISSISSIPPI:

Mental Health Services (Inpatient and Outpatient): Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting

within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services. Involuntary admissions do not require Prior Authorization.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina does not cover ABA for MS

NEW MEXICO:

Mental Services (Inpatient and Outpatient): Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within

the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria.

Cost sharing is eliminated for all professional and ancillary services for the treatment, rehabilitation, prevention and identification of mental illnesses, substance abuse disorders and trauma spectrum disorders. This includes cost sharing for inpatient, detoxification, residential treatment and partial hospitalization, intensive outpatient therapy, outpatient and all medications, including brand-name pharmacy drugs when generics are unavailable. Cost sharing means any copayment, coinsurance, deductible or any other form of financial obligation of an enrollee other than a premium or a share of a premium, or any combination of any of these financial obligations.

Molina may require authorization for coverage of services, including inpatient and certain outpatient services.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA with PA for NM

OHIO:

Mental Health Services (Inpatient and Outpatient): Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require Prior Authorization for coverage of services, including admissions and certain outpatient services.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Mental Health Services and Substance Use Disorder benefits are provided in parity with medical/surgical benefits within the same classification or subclassification. Intermediate levels of care such as residential treatment, partial hospitalization and intensive outpatient services are Covered Services, and may require Prior Authorization.

Note: Molina covers ABA for OH

SOUTH CAROLINA:

Mental Health Services (Inpatient and Outpatient): Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services. Emergency involuntary admissions do not require Prior Authorization; however, the admitting facility must notify Molina of the admission, which is subject to meeting Medical Necessity criteria.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Outpatient care for treatment of mental health disorder does not include primary therapy or counseling for any of the following: career, marriage, drug, divorce, parental, or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures

- Individual and group psychological therapy (BH CMO Perspective)

Autism Spectrum Disorder: Molina covers the diagnosis and treatment of autism spectrum disorders including autistic disorder, Asperger’s disorder, and pervasive developmental disorder not otherwise specified, as defined by the Diagnostic and Statistical Manual, current edition.

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: The SC health plan does not cover ABA for Marketplace.

TEXAS:

Mental Health Services (Inpatient and Outpatient): Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services. Emergency involuntary admissions do not require Prior Authorization; however, the admitting facility must notify Molina of the admission, which is subject to meeting Medical Necessity criteria.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Outpatient care for treatment of mental health disorder does not include primary therapy or counseling for any of the following: career, marriage, drug, divorce, parental, or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary mental health services:

- Inpatient care

- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Autism Spectrum Disorder: Molina covers the diagnosis and treatment of autism spectrum disorders including autistic disorder, Asperger’s disorder, and pervasive developmental disorder not otherwise specified, as defined by the Diagnostic and Statistical Manual, current edition.

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA for TX

UTAH:

Mental Health Services: Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina generally covers the following Medically Necessary Mental Health Services:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina does cover ABA for UT (**Utah Admin Code 31A-22-642**)

WASHINGTON:

Mental Health Services (Inpatient and Outpatient): Molina covers a continuum of Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders, including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services. Involuntary admissions do not require Prior Authorization.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). Mental disorders covered under this Agreement include Severe Mental Illness of a person of any age. Severe Mental Illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina covers the following outpatient mental health services when provided by Participating Providers who are physicians or Other Practitioners acting within the scope of their license and qualified to treat mental illness:

- Individual, family and group mental health evaluation and treatment
- Psychological testing when necessary to evaluate a Mental Disorder (defined below)
- Outpatient services for the purpose of monitoring drug therapy

- Court ordered medically necessary mental health treatment
- Services provided pursuant to involuntary commitment proceedings
- Home healthcare services when provided by qualified providers and subject to Home Healthcare services limitations
- Mental health treatment for diagnostic codes F65.0 through F65.4, F65.50 through F65.52, F65.81, F65.89, F65.9 and F66 in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders (DSM), or for "V code" diagnoses including medically necessary services for parent-child relational problems for children five years of age or younger, neglect or abuse of a child for children five years of age or younger, bereavement for children five years of age or younger, and gender dysphoria consistent with Washington state law.

Molina covers behavioral health Emergency Services in a crisis stabilization, an evaluation and treatment licensed facility that can provide emergency evaluation and treatment, an outpatient crisis services, or Withdrawal Management Services agency certified by the State, a triage facility, or mobile rapid response crisis team. Inpatient and outpatient mental health services do not include therapy or counseling for career, marriage, divorce, parental or job. Molina does not cover services for conditions that the DSM identifies as something other than a Mental Disorder.

Molina covers Mental Health Services delivered in various settings, including:

- Inpatient care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the federal Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA for WA

WISCONSIN:

Mental Health Services (Inpatient and Outpatient): Molina covers Mental Health Services when provided by Participating Providers and facilities acting within the scope of their license. Molina covers the diagnosis or treatment of mental disorders,

including services for the treatment of gender dysphoria. Molina may require authorization for coverage of services, including inpatient and certain outpatient services. Involuntary admissions do not require Prior Authorization.

A mental disorder is a mental health condition identified in the Diagnostic and Statistical Manual of Mental Disorders, current edition, Text Revision (DSM). The mental disorder must result in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental disorders covered under this Agreement may include severe mental illness of a person of any age. Severe mental illness includes the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, anorexia nervosa, or bulimia nervosa.

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

Molina covers the following Medically Necessary Mental Health Services:

- Inpatient Care
- Crisis stabilization
- Short-term residential treatment services
- Partial hospitalization programs for mental health
- Intensive outpatient programs for adults and day treatment for children
- Psychological and neuropsychological testing
- Behavioral health procedures
- Individual and group psychological therapy (BH CMO Perspective)

Mental Health Parity and Addiction Equity Act: Molina complies with the Mental Health Parity and Addiction Equity Act. Molina ensures that the financial requirements and treatment limitations on Mental Health Services or Substance Use Disorder benefits provided are no more restrictive than those on medical or surgical benefits.

Note: Molina covers ABA for WI

LIMITATIONS FOR MENTAL/BEHAVIORAL HEALTH:

MS: Outpatient Services: 52 visit per year limit; Exclusion: Does not include counseling services (e.g., career, marriage, divorce, parental, behavioral, job, treatment or testing related to autistic disease of childhood, learning disabilities, mental retardation).

MS: Inpatient Services: 30 day per year limit; Exclusion: Does not include counseling services (e.g., career, marriage, divorce, parental, behavioral, job, treatment or testing related to autistic disease of childhood, learning disabilities, mental retardation).

MORE INFORMATION

Refer to the Benefit Interpretation Policy titled Substance Abuse and Pervasive Development Disorder and Autism Spectrum Disorder

D. NOT COVERED

Refer to the member's Evidence of Coverage (EOC) and Schedule of Benefits (SOB) to determine coverage eligibility.

MENTAL HEALTH SERVICES

FLORIDA:

Molina does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Molina does not cover services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

IDAHO, MICHIGAN, MISSISSIPPI, SOUTH CAROLINA, TEXAS, UTAH, WISCONSIN:

Inpatient and outpatient mental health services do not include therapy or counseling (for career, marriage, divorce, parental or job). In addition, inpatient services do not include treatment or testing related to autistic spectrum disorders, learning disabilities or mental disabilities. Molina does not cover services for conditions that the DSM identifies as something other than a Mental Disorder.

ILLINOIS:

Inpatient and outpatient mental health services do not include therapy or counseling (e.g. career, marriage, Civil Union, divorce, parental or job). In addition, inpatient services do not include treatment or testing related to autistic spectrum disorders, learning disabilities or mental disabilities. Molina does not cover services for conditions that the DSM identifies as something other than a Mental Disorder.

KENTUCKY:

Passport does not cover career, marriage, drug, parental or job counseling or therapy. In addition, treatment or testing within an inpatient setting related to Pervasive Developmental Disorders, including autism spectrum disorder, learning disabilities, and/or cognitive disabilities are not covered. Passport does not cover

services for mental health conditions that the DSM identifies as something other than a Mental Disorder.

NEW MEXICO:

Inpatient and outpatient mental health services do not include therapy or for any of the following: career, marriage, divorce, parental, behavioral, job, learning disabilities, and intellectual disability. In addition, inpatient services do not include treatment or testing related to autistic spectrum disorders, learning disabilities or intellectual disability. Molina does not cover services for conditions that the DSM identifies as something other than a Mental Disorder.

OHIO:

Outpatient care for treatment of mental health services does not include therapy or counseling for any of the following: career, marriage, divorce, parental, job, learning disabilities, and mental disability. Molina does not cover services for conditions that the DSM identifies as something other than a Mental Disorder.

WASHINGTON:

Inpatient and outpatient mental health services do not include therapy or counseling for career, marriage, divorce, parental or job. Molina does not cover services for conditions that the DSM identifies as something other than a Mental Disorder.

APPLIED BEHAVIOR ANALYSIS (ABA)

FLORIDA, MISSISSIPPI, and SOUTH CAROLINA:

Molina does not cover ABA

E. REFERENCES

Mental Health Parity Act of 1996

F. DEFINITIONS

[See Glossary](#)

Mental Health Services: Medically Necessary outpatient and inpatient services provided to treat mental disorders covered by the diagnostic categories listed in the most current version of the diagnostic and statistical manual of mental disorders, published by the American Psychiatric Association and any associated State or Federal laws.

G. POLICY HISTORY/REVISION INFORMATION

Date	Action/Description
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	4/15/2021	<ul style="list-style-type: none"> Added KY 2022 Drafted Language 		
	5/14/2021	<ul style="list-style-type: none"> Added IL 2022 EOC Language 		
	6/29/2021	<ul style="list-style-type: none"> Added ID 2022 EOC 		
Procedure Codes (Internal Use Only)	<p>BI Policy Configuration Mental Health</p> <p>The ECT (90870), TMS (90867, 90868, 90869) codes are currently configured in benefits requiring PA and should be covered for all MP states</p> <p>Coding Disclaimer: Codes listed in this policy are for reference purposes only and may not be all-inclusive. Deleted codes and codes which are not effective at the time the service is rendered may not be eligible for reimbursement. Coverage is determined by the benefit document. Molina adheres to Current Procedural Terminology (CPT[®]), a registered trademark of the American Medical Association (AMA). All CPT codes and descriptions are copyrighted by the AMA; this information is included for informational purposes only. Providers and facilities are expected to utilize industry standard coding practices for all submissions. When improper billing and coding is not followed, Molina has the right to reject/deny the claim and recover claim payment(s). Due to changing industry practices, Molina reserves the right to revise this policy as needed.</p>			
Prior Authorization	<p>For the MHI PA Matrix, if a code is NOT listed, it could EITHER be:</p> <ol style="list-style-type: none"> Covered and No PA Required Not Covered <p>You cannot use the MHI PA Matrix to make coverage determinations.</p> <p>PA Lookup Tool</p>			
Approval	Departments	Product	CIM	Clinical Management
	Date	3/17/2021	4/29/2021	4/7/2021
	Revised (for 1/1/2022)	11/9/2021	3/18/2022	11/9/2021
	Revised (for 1/1/2023)	12/8/2022		12/8/2022