



# MENTAL HEALTHCARE RESOURCES

# Mental healthcare is for everyone

In 2021, about 1 in 5 adults in the U.S. had a mental health concern.<sup>1</sup> But more than half did not get the help they needed.<sup>2</sup> This could be because people have trouble finding care, are afraid of being judged, or don't know how to start.

Your Blue Cross and Blue Shield of Minnesota plan makes it easier than ever to take care of your mental health. This guide offers tools and resources to help you recognize when to reach out and where to turn for help when you need it.



<sup>1,2</sup><https://www.nami.org/about-mental-illness/mental-health-by-the-numbers/>

## EXPANDED BEHAVIORAL HEALTH NETWORK

You have access to behavioral healthcare providers that offer a variety of specialties, including therapy, intensive outpatient programming, psychiatry, family therapy and more. All offer online scheduling, and most are available within 48 hours.

To learn more about each service, visit the corresponding page for details.

### ONE-ON-ONE THERAPY

#### Psychiatry

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#### Culturally competent therapy

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#### Fast and flexible care

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### INTENSIVE PROGRAMS

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#### Life-saving care for teens and young adults

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## UNDERSTANDING BEHAVIORAL HEALTHCARE

Behavioral health is a broad term that includes mental health and substance use disorders, life stressors, and stress-related physical symptoms. It's about how we think, feel and act, and it affects our overall health.

### Signs that you may need to seek support

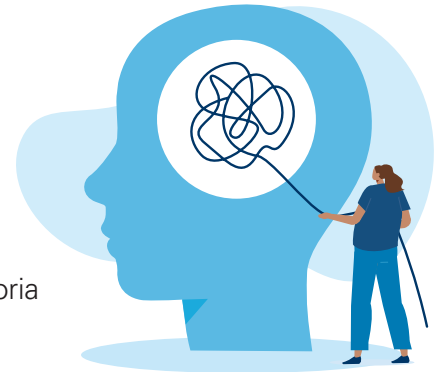
Common signs of mental illness in adults and adolescents may include:

#### **Emotions, behaviors and thoughts**

- Excessive worrying or fear
- Feeling excessively sad or low
- Confused thinking or problems concentrating and learning
- Extreme mood changes, including uncontrollable "highs" or feelings of euphoria
- Prolonged or strong feelings of irritability or anger
- Avoiding friends and social activities
- Difficulties understanding or relating to other people
- Changes in sleeping habits or feeling tired or having low energy
- Changes in eating habits, such as increased hunger or lack of appetite
- Changes in sex drive
- Inability to perceive changes in feelings, behavior or personality ("lack of insight" or anosognosia)

#### **Crisis and safety indicators**

- Overuse of substances such as alcohol or drugs
- Delusions or hallucinations (when a person experiences and senses things that don't exist in objective reality)
- Multiple physical ailments without obvious causes (such as headaches, stomachaches, vague and ongoing "aches and pains")
- Self-harm
- Thinking about suicide
- Inability to carry out daily activities or handle daily problems and stress
- An intense fear of weight gain or concern with appearance



If you or someone you love is in crisis, dial **988**, then press 1 to access free, confidential support 24/7, 365 days a year, or you can text 988.



*I was hesitant to go the online therapy route. But I am glad I did.  
It was an easy process and I absolutely adore my therapist.  
**I've learned and grown so much.***



## RECOGNIZING SIGNS IN YOUNG CHILDREN

Mental health conditions can develop in young children. Because they're still learning how to identify and talk about thoughts and emotions, their most obvious symptoms are behavioral. Symptoms in children may include:

- Changes in school performance
- Excessive worry or anxiety
- Hyperactive behavior
- Frequent nightmares
- Frequent disobedience or aggression
- Frequent tantrums



If you notice any of these signs in yourself or someone you care about, it's a good time to reach out for support. You don't need to wait until things feel overwhelming — early support can make a big difference.

## WHAT TO EXPECT



**Your privacy is protected.** What you share with a provider stays private — just like any other medical care. Your right to privacy is federally protected.

Your therapy and treatment details are kept private under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). It cannot be shared without your consent, unless there is a serious threat to you or other people. Your employer will not be notified.



**Before making an appointment,** have your member ID card ready. The provider may also want you to fill out some forms before your initial appointment.



**Prior to your appointment,** it may be helpful to make a short list of what you want help with (stress, anxiety, substance use, sleep, family concerns) and any preferences you might have for the type of provider you'd like to see (language, gender, life experience, etc.).



**During your first appointment** you'll be asked to discuss why you're seeking therapy and to share your history. If there's time, you may even discuss setting some initial goals.

## COSTS AND BILLING

These providers handle the claims processing just like other in-network services. This means there are no up-front payments unless you have a copay or a deductible meet. To check your coverage, log in to Blue Care Advisor<sup>SM</sup>.

When you select a service, the provider will give you an estimate for the cost of that appointment. Due to the nature of treatment, programs may require an intake and/or an assessment prior.

# Mental health resources

As a Blue Cross member, following behavioral health providers are covered under your plan.

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## Get mental healthcare from anywhere with **Doctor On Demand**

Doctor On Demand by Included Health provides next-day appointments with licensed psychologists and psychiatrists between 7 a.m. and 10 p.m. Central Time.

- Stress and anxiety
- Insomnia
- Depression and mood swings
- Trauma and loss

Scan the QR code to get started.

Doctor On Demand® by Included Health is an independent company providing telehealth services.



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## Spend less time explaining and more time healing with **Grow Therapy**

Grow Therapy helps you find a provider who understands your identity, culture and lived experience. Search for providers by language, ethnicity and specialty to find a therapist that fits your needs.

- Connect with a therapist who knows your culture.
- See a therapist in 48 hours or less — online or in person.
- Feel seen, safe and supported from the very first session.

Scan the QR code or call **1-786-244-3504** to get started.

Grow Therapy is an independent company that provides virtual and in-person behavioral health services.



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## Get fast, quality care — your way with **Headway**

Headway is a strong option if you are looking for care that is fast, flexible and easy to navigate. Get support to manage stress, anxiety or overcoming family challenges. Seventy percent of patients experience reduced symptoms within 90 days.

- See a therapist or psychiatrist within 48 hours.
- Know your exact out-of-pocket cost.
- Schedule online or call and speak with an agent in English or Spanish.

Scan the QR code or call **1-646-941-7645** to get started.

Headway is an independent company that provides virtual and in-person behavioral health services.



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## Whole-family mental healthcare with Little Otter

Little Otter provides whole-family mental healthcare to help parents balance the demands of life, work, relationships and parenting, and to help children live their happiest and healthiest lives. Mental health services include psychiatry, therapy and parent coaching.



Virtual care tailored to your needs for:

- Infants, toddlers, adolescents, couples and parents
- Parental stress, family conflict, postpartum mental health
- Anxiety, ADHD, depression, trauma, obsessive-compulsive disorder
- And more

Scan the QR code or call **1-415-449-2813** to get started.

Little Otter is in independent company that provides virtual behavioral health services.

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## Get the care you need as soon as you need it with Rula

Rapid support in more than 40 languages for more than 90 specialties, including addiction, child and adolescent therapy, reproductive wellbeing, family therapy and many more. After eight visits, nearly 50% of patients are no longer clinically depressed or anxious, with 91% feeling significantly less depressed and anxious.\*



- Schedule your first appointment in five minutes.
- See a therapist or psychiatrist within 48 hours.
- Choose a provider based on preferred language (more than 40 languages)

Scan the QR code or call **1-323-642-3806** to get started.

\*McAlister KL, Baez L, Newton D, Seiniger S, Pearlman A, Woodhouse A, Huberty J. Predictors and Correlates of Depression and Anxiety Symptom Trajectories in a Large Digital Mental Health Provider: Retrospective Analysis of Data From Rula Health. J Med Internet Res. 2025 Jul 25;27:e75750. doi: 10.2196/75750. PMID: 40712128; PMCID: PMC12296207.

Rula is an independent company that provides virtual and in-person behavioral health services.

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## Cut back on substances or alcohol with help from Pelago

Pelago provides confidential virtual care from licensed addiction specialists to help you learn new skills through video, audio and chat. You'll be supported by counselors, medical providers and a member support team to answer questions about the app, prescriptions and scheduling.



Get support from a dedicated care team:

- Support for alcohol and opioids
- Personalized treatment plans
- Medication-assisted treatment options

Scan the QR code or call **1-877-349-7755** to get started.

Pelago is in independent company that provides virtual behavioral health services.

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## Intensive life-saving care for teens and young adults from Charlie Health

Charlie Health provides intensive outpatient care for teens and young adults ages 11 to 30 who need more support than traditional weekly therapy but don't require 24/7 residential or inpatient care.



Services include individual, group and family therapy, psychiatry and medication management — all delivered virtually. Ninety percent of Charlie Health patients report improvement of severe symptoms.\*

- 24/7 crisis care
- Customized treatment plans
- Support for the whole family

Scan the QR code or call **1-986-206-0414** to get started.

\*Symptom improvement analysis based on self-reported outcomes data from 2024 routinely discharged clients who presented with moderate to severe anxiety, moderate to severe depression, or at least one day of self-harm at intake, and showed improvements at discharge. Charlie Health is an independent company that provides virtual behavioral health services.



# It's ok to not be ok

You don't have to figure everything out alone.  
**Help is here.**

If you have additional questions or need help choosing the right provider, call **1-800-247-0999** to speak with a behavioral health case manager. They will help you get the care you need.