



# Know Your Benefits

## Psychiatry Basics and Health Plan Coverage

A psychiatrist is a medical doctor specializing in mental health, including substance use disorders. They are trained to diagnose, treat and help prevent a wide range of mental illnesses.

Most insurance plans include coverage for psychiatry. Understanding what psychiatry is, what conditions it treats and whether it may be right for you can demystify the process and encourage those in need to seek professional help.

### What Is Psychiatry?

Psychiatry is a branch of medicine that focuses on diagnosing, treating and preventing mental, emotional and behavioral disorders. Unlike psychologists or counselors, a psychiatrist is a medical doctor, which means they can prescribe medication and other treatments.

Psychiatrists use a combination of approaches, including psychotherapy, medication management and lifestyle recommendations, to help individuals achieve better mental health. This makes psychiatry a comprehensive field integrating medical and psychological knowledge to provide well-rounded treatment.

### What Does Psychiatry Treat?

Psychiatry addresses a wide range of mental health conditions, including anxiety, depression, substance use, schizophrenia and eating disorders. Psychiatrists have the training to manage these and other psychological issues through therapy, medication and lifestyle changes. They work with patients to develop treatment plans that can address both the symptoms and underlying causes of mental health challenges.

### When Should You Consider Seeing a Psychiatrist?

Many people wonder if their struggles are “serious enough” to warrant professional help. Psychiatrists are rarely the first stop for medical care. However, many patients may be able to treat their conditions with this type of care. Anyone experiencing persistent emotional distress, difficulty managing daily responsibilities or symptoms that interfere with relationships, work or overall well-being may benefit from psychiatric care.

If you have tried other coping methods, such as self-care, lifestyle changes or therapy with a psychologist, but still struggle with mental health challenges, a psychiatrist may be able to provide support through medical interventions. Your primary care provider or any mental health professional you see may be able to help determine whether your health could benefit from psychiatry.

### Do Health Plans Cover Psychiatry?

Under the Mental Health Parity and Addiction Equity Act, insurance providers and health plans that cover mental health or substance use disorders generally must offer coverage for these benefits comparable to physical health benefits. However, coverage varies depending on the insurance plan, provider network and specific treatment.

Check with your insurance provider to understand what services are covered, whether referrals are needed and what out-of-pocket expenses you may incur. Under some plans, you can see a psychiatrist without a referral. Other plans may require you to receive a referral from your primary care provider.

### Conclusion

Psychiatry plays a crucial role in mental health care, treating a wide range of conditions. Whether you are dealing with

anxiety, depression, addiction or another mental health challenge, a psychiatrist may be able to offer treatments. If you struggle with persistent mental health concerns, professional support can improve your well-being and quality of life. Talk to your primary care provider for more information.