

In-network providers: Your best option for behavioral health

Make the most of your benefits by using an in-network provider.

It's okay to ask for help.

We all have days—even months—in our lives when we could use someone to listen to us. Dealing with everyday stress, the loss of a loved one or an ongoing struggle with depression can all be challenging, but you don't have to go it alone. United Behavioral Health (UBH) is here to help by finding the professional assistance and support you need.

We'll help you.

Once you've decided to talk with a specialist about a challenging situation, we can help you make the best use of your behavioral health benefits using one of our more than 130,000 in-network, licensed and certified professionals, including counselors, psychiatrists, psychologists and social workers. Additionally, we have more than 5,600 treatment facilities providing both inpatient and outpatient programs.

We'll help you find an in-network provider who can:

- Provide quality care
- Address your specific needs
- Save you time
- Save you money

Contact us today.

1-866-850-6212
liveandworkwell.com,
access code: railroad

In an emergency, the first concern is your health. Call 911 or get to an emergency room as soon as possible.

In- or out-of-network: A side-by-side comparison

	In-Network	Out-of-Network
QUALITY	UBH providers are reviewed regularly to ensure the quality of their services.	UBH does not consistently monitor provider background, license or practice history to ensure you're receiving the best possible care.
COST	In-network treatment typically means lower out-of-pocket costs to you. You will be responsible for paying the in-network deductibles, coinsurance or copayments. In-network providers cannot charge you any additional amounts for covered services.	Out-of-network treatment will generally cost you more because of the higher out-of-network deductibles and coinsurance you are responsible for. In addition, you may also be responsible for paying 100% of any "excess" charges that an out-of-network provider could bill you.
TIME	Time is not wasted handling the paperwork. UBH in-network providers will handle the insurance paperwork and any required authorizations. They will also submit claims on your behalf.	Out-of-network providers may not be willing to request pre-authorization for services or be willing to advocate on your behalf for payment of services. Additionally, out-of-network providers and facilities generally do not submit claims for you. This may make it difficult for you to provide enough information for your health insurer to approve the care provided or pay the claim.
BEST MATCH	UBH will help you identify a clinician whose training, background and expertise suit your specific challenge.	Friends or family may make recommendations, but there is no guarantee the professional has the right clinical background or quality of care to address your needs.

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