

Navigating Behavioral Health Treatment

Behavioral health problems can show up in many different ways. The term “behavioral health” has been adopted as the preferred name for mental and emotional health issues. Mental disorders are cataloged in the American Psychiatric Association’s *Diagnostic and Statistical Manual-IV (DSM-IV)*, the official guidelines adopted by mental health professionals.

While many mental and/or emotional problems experienced are not classified as mental disorders, problems that impair the ability to function at work or school, or maintain healthy relationships may put individuals at risk for a behavioral health problem. For example, stress is not classified as a mental disorder; however if not managed effectively, stress can impact physical and emotional health.

Sometimes we are aware when we are experiencing stress, anxiety, depression, anger, or any number of other feelings. We may even notice changes in how we are thinking and processing information. Other times we are not aware or people around us may comment that our behavior has changed, that we seem unhappy or angry. Sometimes physical symptoms (nausea, sleep problems, racing heart, etc.) cause enough discomfort to send us to the doctor’s office, where careful screening helps uncover a behavioral health cause.

Changes in the way we feel, think, and behave may occur following:

- Significant life changes (e.g., deployment, having a baby, moving),
- Relationship problems (e.g., divorce or difficulty parenting a child), or
- Work-related problems (e.g., not getting along with co-workers, layoffs, change in boss).

People experiencing major life changes are at increased risk for a behavioral health problem.

Sometimes a behavior health problem will go away without any medical or psychological intervention. “Watchful waiting” is sometimes a good initial strategy. For example, you may be extremely worried and stressed because you cannot find day care for your child when you return to work following maternity leave. However, as soon as you find child care your stress disappears. The pain and hurt felt in response to a loss or disappointment typically fades with the passing of time. It is

important during difficult times to take good care of yourself, as this may help manage a difficulty. However, failure to deal with anything that has the potential to become “chronic” often makes it worse.

If you think you may need professional help, but are reluctant to do so, you may find [Motivation](#) resources to be helpful.

Getting Started

Step 1: Get Educated About Your Behavioral Health Problem

Are you experiencing any of the following?

- [Feeling down, sad, or depressed](#)
- [Stressed out](#)
- [Combat stress, or symptoms that have developed following exposure to combat](#)
- [Feeling panicked or anxious](#)
- [Deployment-related problems](#)
- [Alcohol or drug problems](#)
- [Grief](#)
- [Sleep problems](#)
- [Anger](#)
- [Relationship problems](#)
- [Parenting issues](#)
- [Eating Disorders](#)
- [Suicide](#)
- [Poor motivation](#)
- [Problems with self-care](#)

Step 2: Learn About the Types of Treatments Available and Indicated for Behavioral Health Problems

It is important to become educated about the treatments indicated for specific problems. For example, if you are suffering from Major Depressive Disorder you should be aware that research indicates that there several different types of psychotherapy (talk therapy) and antidepressant medications that are considered effective treatment. Being an informed consumer is empowering and can go a long way in helping you work with your doctor to determine what treatments are right for you.

Step 3: Determine if Treatment is a Covered TRICARE Benefit, and Find a Provider

TRICARE policy for reimbursement requires that services must be medically necessary for a diagnosed psychological disorder. The disorder must be one referenced in the *Diagnostic and Statistical Manual of Mental Disorders* (DSM-IV) and must be of a severity not only to cause the patient distress but also to interfere with the patient's usual activities.

TRICARE beneficiaries who have a diagnosable psychological disorder are eligible for eight behavioral health care visits per year without a referral or pre-authorization. Active duty military personnel always need a referral for care outside a military treatment facility. [More](#)

If you have other health insurance, be sure to check out the behavioral health benefits under the benefit plan and coordinate coverage with your TRICARE benefits:

- [TRICARE behavioral health benefits](#)
- [TRICARE Reserve Select behavioral health benefits](#)

There are different types of behavioral health providers (psychiatrist, psychologist, social worker, counselor) in your area that accept TRICARE benefits. It's important to understand their differences in training and expertise. [More_](#)

[Find a TRICARE Provider](#) online or call 1-888-TRIWEST.

Step 4: Access Alternative Sources of Help

There may be several reasons why you may not be able to or want to use your TRICARE benefits to get the help you need.

- Your behavioral health problem is not a covered TRICARE benefit.
- You cannot find a TRICARE provider in your area for treatment for a specialized behavioral health problem. For example, providers may not specialize in the treatment of certain

disorders, or may not accept patients within specific populations, such as adolescents.

- For personal reasons (e.g., you are not comfortable with behavioral health providers in your area that accept TRICARE) you may prefer to seek behavioral health treatment without using your TRICARE benefits.

University Training Clinics

Some university training programs have clinics where the general public can obtain low cost or free psychological services from students who are pursuing advanced degrees (e.g., Ph.D. Psy.D., Masters in Family Therapy) in clinical or counseling and educational psychology. Patient care and ethics are the highest priority for student trainees. Students are supervised by licensed mental health professionals, who have expertise in their fields.

If you get help from a trainee at one of these clinics you can expect that the student will discuss your case with a supervisor and possibly other trainees only. Sometimes supervisors will ask trainees to audiotape or videotape sessions, with the agreement that these tapes will be destroyed or recorded over after the supervisor has viewed it. The purpose of supervision is not to invade a patient's privacy; rather it is to make sure patients receive ethical and high quality treatment. Supervisors and trainees will maintain confidentiality to the extent allowed by law. Training clinics tend to offer evidence-based treatment for specific problems. Students and faculty participating in these programs are often involved in research, and therefore are generally informed about the latest research and understand which treatments work best for different problems.

University clinics are generally more affordable than private practitioners. Expect to pay for your treatment based on a sliding fee scale (fee is based on your financial resources). In some circumstances, services may be available at no cost. Also, some insurance plans pay for services provided by university training clinics. Contact a local university to find out if these programs are available in your area.

Community Mental Health Centers

Community mental health centers offer a number of inpatient and outpatient resources for treating mental disorders. Examples include:

- Hospitalization
- Emergency treatment and aftercare
- Rehabilitation
- Public education
- Consultation
- Evaluation
- Referrals

Services are generally offered on a sliding scale. Your Insurance plan may or may not cover services provided by community mental health centers. Costs are usually higher for treatment received at a CMHC compared to treatment received at a university training clinic, but may be more affordable than seeing a private practitioner.

Private Mental Health Practitioners

Mental health services are provided through several different professions, each of which has its own training and areas of expertise. Practitioners may belong to a practice group (i.e., group of professionals working together), or may practice solo. Regardless, all private practice mental health professionals should be licensed. Finding the right professional(s) to work with can be a critical ingredient in the process of diagnosis, treatment, and recovery when you or a loved one is facing a behavioral health challenge. [More](#)

Medical Providers—Your Primary Care Manager

Your PCM can also help if you are struggling with a behavioral health problem. For example, your doctor or nurse practitioner may diagnose and prescribe medication for problems such as anxiety, depression, insomnia, etc. A PCM may also be able to suggest coping strategies, educational materials, and/or a referral for specialty care if he or she thinks it is indicated. The advantage to

seeking help from your doctor or nurse practitioner is that you can address your concerns during a general medical appointment. You may also have a good relationship established with your PCM and feel more comfortable getting help from a doctor who knows you. The disadvantage is that general medical providers do not specialize in behavioral health problems, and appointments are usually very brief. Therefore, there may not be adequate time or resources to address your problems.

Alternative Approaches to Mental Health Care

An alternative approach to mental health care is one that emphasizes the interrelationship between mind, body, and spirit. Examples include pastoral counseling, meditation, Native American traditional practices, etc. [More](#)

Although some alternative approaches have a long history, many remain controversial. Not all forms of alternative treatment have been researched, which means that we do not know if, or how well these approaches work for different problems. This also means that evidence about the possible harmful effects of some of these treatments is also lacking.

Not all people who provide alternative approaches are licensed. Professionals who are licensed must adhere to state laws and standards established by each profession (e.g., ethical codes and assessment and treatment guidelines). Unlicensed professionals are not bound by these same rules, which may or may not be of concern to you. For instance, assume you are experiencing a lot of stress in your life and your yoga instructor is teaching you relaxation techniques. She is not counseling you and you are not disclosing personal information to her that you would not want shared with others. Therefore, an ethical issue such as confidentiality is not an issue in this case. The cost of alternative approaches to behavioral health issues varies. Most insurance plans do not cover alternative treatment services.

Provider Locator Resources

Sometimes trusted family members and friends recommend providers that they have faith in or come highly recommended. Keep in mind that not all providers are skilled enough to treat all problems. For example, your aunt and uncle may rave about an experience with a family therapist who they worked with for marital problems. This provider may indeed be very effective in dealing with marital relationship discord, however may not have the expertise needed to treat Post-traumatic Stress Disorder (PTSD) or a child's Attention Deficit/Hyperactivity Disorder (ADHD).

Professional Organizations:

- **[Association for the Advancement of Behavior Therapy](#)** or call 1-212-647-1890.
- **[American Psychological Association](#)** or call 1-800-964-2000.
- **[National Association of Social Workers—Search Clinical Register](#)**
- **[American Psychiatric Association](#)** or call 1-888-35-PSYCH
- **[American Association of Marriage and Family Therapists](#)**
- **[American Academy of Child and Adolescent Psychiatry](#)**
- **[American Association of Pastoral Counselors](#)**
- **[Locate a Psychiatrist](#)**, call toll-free 1-888-35-PSYCH. Outside the U.S. and Canada call 1-703-907-7300.

Step 5: Determine if You Have Found the Right Provider

Pre-Treatment

Once you have found a TRICARE or other provider, it is important to make sure you have selected someone that is competent to treat your behavioral health problem, and with whom you feel comfortable. There are good and bad providers in every licensed profession, and there are good and bad unlicensed helpers as well. A degree that a professional has (i.e., M.D., Ph.D., M.A., L.C.S.W.) is not the most important thing to consider. For example, just because someone has a masters degree does not mean that they are less competent than someone with a

doctorate. However, it is important to know that different professions have different areas of expertise. Medical doctors (e.g., psychiatrists, family physicians, etc.) and psychiatric nurses can prescribe medications, while other mental health professionals cannot. Psychologists are able to administer and interpret psychological and intellectual tests, whereas social workers cannot. [More](#)

You may find a good, highly recommended provider that you do *not* click with. Do not discount your feelings. Everyone is different, and it is important that you find someone you trust and want to work with.

Here are several recommended questions to ask a provider before beginning treatment:

- **Ask about credentials**
 - Are you licensed to practice in this state?
 - Where were you trained?
 - Have you received any special board certification?
 - Do you specialize in particular behavioral health problems (e.g., PTSD, depression, substance abuse, ADHD, etc.) or populations (e.g., children, elderly, combat veterans, Latinos)
 - Have you attended any special workshops or continuing education training that is relevant to the problems I am having?
- **Ask about experience**
 - How long have you been licensed?
 - How long have you been in practice?
 - How much experience have you had assessing and treating my particular problem?
 - How much experience have you had assessing and treating people like me (i.e., gender, age, ethnic group, disability status, etc.)?
- **Ask about their treatment approach**
 - What approaches would you use to treat my problem?
 - What happens if your approaches do not help me or I feel worse?
- **Ask about logistics**
 - What are your fees, including charges for missed sessions?
 - Do you take insurance?
 - How often will we meet?
 - Who will participate in my treatment (e.g., spouse, children, or others)?

- How long will treatment last?
- What will I do if I have a crisis during treatment?

In addition to asking these questions, you can get a second opinion from another provider. This may be particularly important especially if you do not feel comfortable or something does not seem quite right to you. For instance, assume a provider suggests that you have Bipolar Disorder and wants to prescribe mood stabilizers. After reading more about the disorder this label does not seem to fit with your experience of yourself or your symptoms. You do not have to accept this diagnosis. Ask another professional for their opinion before starting treatment.

Here are several questions you can ask yourself before beginning treatment?

- Is this someone I feel comfortable with?
- Do I think this person understands and can relate to me?
- Do I feel that this person can help me?

If you answer "no" to any of these questions, you may want to shop around and see if you can find a better fit.

During Treatment

Once you have found a therapist that you believe is competent, and with whom you feel comfortable, it is time to start treatment. The initial phase of any treatment begins with assessment. Depending upon the type of provider you are seeing this will be somewhat different. For example, if you are seeing a PCM you may receive a medical exam, fill out paperwork about your medical history and current symptoms, and be interviewed about your medical and social history, symptoms, ability to function, etc. Assessment with non-medical providers will likely be similar, minus the physical exam. If you see a psychologist you may be asked to undergo more comprehensive psychological or intellectual testing. The purpose of assessment is to determine your diagnosis, and develop a treatment plan. It is good practice for providers to obtain your consent before administering medical or psychological tests. The provider should also discuss assessment results with you directly.

Here are some questions to ask a provider about assessment:

- Which tests am I being given and why?
- How accurate is this test
- Is this test ever inaccurate?
- How will this test be used?
- What do the results mean?

Following assessment, you and your provider should work together to develop a treatment plan. This should be a collaborative process. For example, if your provider tells you that she wants to prescribe an antidepressant medication, it's your personal responsibility and right to ask about side-effects, how long the provider expects you to take the medication and how long it generally takes for an antidepressant to begin working. It is also important to discuss the risks and benefits of different treatments, as well as any supporting evidence.

Once you begin treatment, it is important to evaluate your progress, and consider how well you are working with your provider. A competent provider will be receptive to your feedback and concerns. If you are unable to resolve any concerns, you are entitled to ask for a referral to see another provider, or select another provider on your own.