



June 2025

Psychiatry Basics and Health Plan Coverage

Psychiatry focuses on diagnosing, treating and preventing mental, emotional and behavioral disorders. Unlike psychologists or counselors, psychiatrists are medical doctors, 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.

Most health insurance plans cover care from psychiatrists. However, specific coverage details vary based on insurance plan, provider network and specific treatment. 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.

For more information, ask your employer about psychiatry coverage, referrals and out-of-pocket expenses.

SSRIs: The Most Commonly Prescribed Antidepressant

Selective serotonin reuptake inhibitors (SSRIs) have become a cornerstone in the treatment of depression, anxiety, obsessive-compulsive disorder and other mental health disorders. Whether you, a family member or a close friend take these medications, understanding how they work, their benefits and their potential side effects can foster better conversations about mental health and treatment options.

SSRIs have grown in popularity due to more options entering the market, more patients seeking treatment options and the demonstrated effectiveness of the prescription drugs. Some of the most frequently prescribed SSRIs include Fluoxetine (Prozac), Sertraline (Zoloft) and Escitalopram (Lexapro). Many patients report that SSRIs help with improved mood and function and have fewer side effects than other treatment options. While SSRIs are generally well tolerated, common side effects include nausea, headache, insomnia and weight changes.

If you're considering treatment options, don't hesitate to contact your primary care provider. Each medication differs slightly in how it works and the conditions it best addresses, so seek guidance from a health care provider.

What Is a Premium?

A health insurance premium is the amount you must pay to keep your health insurance policy active. In return for your premium payment, your health plan covers part of your health care expenses, as outlined in your health insurance policy. You must pay your premium to keep coverage active, regardless of whether you use it or not.

Most people pay their premiums every month, but payments could be due quarterly or annually. If your employer provides health insurance, your premiums will typically be taken directly out of your paycheck. For example, \$100 may be deducted from each paycheck to pay your health insurance premium. Alternatively, if you've purchased health insurance individually, you will be responsible for arranging these payments yourself.

The premium is usually the first cost you see and consider when selecting a health plan, but it's important to also factor in other costs like copays, deductibles, coinsurance and out-of-pocket maximums. Health insurance plans with higher premiums typically have lower out-of-pocket expenses and deductibles. As such, if you expect to have high medical expenses for the year, it could be more cost-effective to choose a health care plan that has higher monthly premiums and fewer out-of-pocket expenses.