Have you noticed a recent change in your child’s behavior? Is she having trouble getting along with friends? Is he failing school? Is this new behavior affecting your family?

If you are concerned, remember that your child’s doctor can help. He or she may also suggest that your child see a mental health or behavioral specialist. Specialists include child psychiatrists, psychologists, clinical social workers, counselors, or pediatric developmental and behavioral specialists. They may be able to help with evaluation, testing, or treatment. Treatment includes counseling, education, or prescribing medicine. (In this brochure, the term specialist will be used to refer to doctors and other health care professionals.)

Read on to learn about sources of help, risk factors, types of mental health and behavioral specialists, ways to talk with your child, and insurance and payment issues. The result can be less stress and greater happiness for you, your child, and your family.

When to seek help
Let your child’s doctor know if your child has one or more of the following signs or symptoms:
• Poor or delayed language development
• Problems listening or behaving
• Trouble sitting still (hyperactivity)
• Problems concentrating
• Trouble with friends and other children
• Is very moody (seems to always be sad, irritable, or grumpy)
• Sleep problem (can’t sleep well or sleeps too much)
• Eating disorder (eats too much or too little)
• Worries a lot or seems to often be afraid
• Is very shy and avoids people
• Can get very angry and violent
• Seems afraid of school
• Thinks about suicide
• Uses alcohol or drugs
• Does things on purpose to get in trouble
• Sudden change in behavior
• Sudden drop in grades
• Loss of interest in usual activities

Who is at risk?
In the United States, 1 in 10 children and teens has serious emotional and behavioral problems. Many others have symptoms that may lead to problems that are more serious if not treated.

Almost always, no one is to blame for a child’s mental or behavioral problems. However, certain situations may increase a child’s risk for these problems, including the following:
• Family stress such as a move, job loss, birth of a baby, or long absence of a loved one
• Chronic (long-term) sickness or medical condition in the child or other family member
• Grief and loss caused by death, parents separating, or divorce
• Remarriage and stepparenting
• Physical or sexual abuse, either within or outside the family
• Foster care
• Problems with schoolwork
• A lot of peer pressure
• Alcohol or drug problem in the family

Where to get help
Your child’s doctor can help you choose the best type of care for your child. Also important are involvement of and support from the entire family.

Many types of specialists are available to help children and their families with mental and behavioral problems. With your permission, your child’s doctor can coordinate care to make sure that the needs of your child and family are met. It’s important that there is clear communication between everyone involved in your child’s health care.

Mental and behavioral health specialists include the following (note: license and practice requirements may differ from state to state):
• Child and adolescent psychiatrists are medical doctors trained to diagnose and provide a full range of treatment for emotional and behavioral problems, as well as psychiatric disorders. They can prescribe medicine, if needed. Child and adolescent psychiatrists also have additional training in treating children, teens, and families.
• Clinical psychologists are licensed doctoral (PhD)-level specialists trained to diagnose and give psychological tests. They are trained to treat learning, behavioral, and emotional problems such as depression, anxiety, and conduct disorders, and adjustment problems related to medical illnesses. Some have expertise in caring for children and teens.
• Master’s-level psychologists or mental health counselors are master’s-level specialists trained to give psychological tests. They also counsel individuals and families. In some states, they may be independently licensed to work and are known as psychologists. In other states, they may work only if supervised by a doctoral-level licensed psychologist or psychiatrist.
• **School psychologists** are doctoral or master’s-degree specialists who work with children at school. They evaluate and counsel children with learning, emotional, and behavioral problems.

• **Licensed clinical social workers** are master’s- or doctoral-trained specialists who specialize in diagnosis and treatment of mental and behavioral health problems. They also counsel children and families. Licensed clinical social workers help families deal with physical, mental, or emotional illness and disability. They may teach problem-solving and coping skills.

• **Developmental-behavioral pediatricians** are trained to help children with developmental, learning, emotional, and behavioral problems. They help children and families manage problems that involve childhood illness or disability. Developmental-behavioral pediatricians can prescribe medicine, if needed, and typically work with other doctors and counselors to meet families’ needs.

• **Adolescent medicine specialists** are medical doctors with additional training in the care of teens and their families. They help teens and families with common teen problems such as eating disorders, alcohol and drug use, depression, anxiety, and attention-deficit/hyperactivity disorder.

• **Child neurologists** are licensed doctors trained to diagnose and treat children with problems of the nervous system. They assist in determining whether a child has a brain condition that affects learning and behavior and what treatment is best. Child neurologists can prescribe medicine and have experience prescribing medicines for brain conditions and behavioral problems.

• **Nurse practitioners** with advanced psychiatric training are advanced practice nurses specializing in diagnosis and treatment of problems with feelings and behaviors. They typically work with a psychiatrist. Nurse practitioners can evaluate your child, prescribe medicine if needed, and provide a full range of treatments for mental and behavioral problems.

• **Alcohol and drug abuse specialists** are trained to evaluate and treat alcohol and drug abuse problems in children, teens, and families. They may be physicians, psychologists, social workers, or counselors with special interest and training in addiction.

• **Other mental health professionals** include counselors, nurses with specialized training, and family therapists who have expertise in helping children and teens with mental health problems. They can also help families provide support and care for their children.

• **Community mental health resources** include mental health professionals and services offered through health departments, public mental health programs, religious organizations, nonprofit counseling agencies, colleges, and medical centers.

• **Family organizations and support groups** are local and national organizations offering a range of resources including brochures, books, or information posted on the Internet; public speakers and conferences; and support and advocacy groups.

**How to talk with your child about therapy**

Your child may not want to see another doctor or counselor. She may feel fearful, embarrassed, or defensive about her problems (“It’s not my fault!”; “I’m not crazy, am I?”).

It’s important to talk with your child before his first visit to a new doctor or mental health or behavioral specialist. If your child’s doctor has made the referral, talk with your child about this at the doctor’s office or at home later. How much information your child needs and when you share it will depend on his age and maturity. A younger child will need only a little information, 1 to 2 days before the first appointment, to reduce “worry time.”

Your teen may need more information. Let her know that you are aware of her struggles. Also tell her that counseling will make her life easier. For instance, she’ll get along better with friends and classmates and experience less stress, fear, and other symptoms. Make sure she knows that the doctor or counselor understands how important privacy is to her and will discuss this at the first visit.

It’s important that your child not feel that the problem is his alone or his fault. Let him know that the entire family will support him and help him get well. Sometimes counseling can and should begin with the entire family, not the child alone. This may be especially helpful if your child is resistant. In any case, it’s usually best to talk about the appointment as something that will happen; if you ask if he would “like to go,” he may feel he has the chance to refuse.

Tell your child that seeking help is a great sign of strength—it says, “I deserve to feel better.” Let her know that behavioral and mental health professionals don’t solve problems; instead they build on a person’s strengths, empowering them to manage their own problems.

**What will your insurance pay?**

It’s important that you know exactly how much your insurance company will pay. Your insurance plan may provide limited coverage for mental health services. It may help to ask your insurance company the following questions:

1. Do I need a formal referral from my child’s doctor before the cost of the visit is covered? Or do I need approval through a separate process specifically for mental health services?
2. Do I have to choose a doctor or counselor from an approved list? Does the list include professionals with expertise in children and their families?
3. What is not covered?
4. Is there a lifetime or annual limit for mental health coverage? If so, what is it?
5. Exactly how much of the cost of mental health services will I need to pay?

**How to deal with insurance companies**

When speaking with or writing to an insurance company, keep these 5 points in mind.

1. Don’t be afraid to ask questions.
2. Keep good communication records, including with whom you spoke and on what day and time.
3. Be polite.
4. Be patient.
5. Be persistent.

**What are other resources?**

Your child’s doctor may suggest other resources if you don’t have health insurance, if your health care plan doesn’t cover mental health care, or if your health care plan doesn’t provide enough mental health coverage to meet your family’s needs.

In some communities, mental health centers or family service agencies charge based on what you are able to pay. Medicaid and the State Children’s Health Insurance Program (SCHIP)—publicly funded programs to cover the medical costs of low-income children—also cover some mental health costs. In some states and for some diagnoses, these or other funds may be available for mental health services not covered by your health insurance, even if you have private insurance.

If you have trouble getting or filling out a Medicaid or SCHIP application, ask your doctor’s office for help. For more information about Medicaid or SCHIP, contact the Centers for Medicare & Medicaid Services at 877/267-2323 or www.cms.hhs.gov.
Self-help organizations may also offer counseling and support to children and their families. These organizations operate drop-in centers and sponsor gatherings for group discussions on specific topics, such as alcohol or drug abuse or attention and learning problems. Your child’s school may have guidance counselors and other specialists with training in behavioral health evaluation and treatment. Clergy can also provide help. It’s important to talk about each of these options with your child’s doctor.

What about privacy?
The law protects your privacy related to mental health but allows your doctor to share information with other professionals involved in your child’s and family’s treatment.

In some cases, you will need to sign special forms authorizing the release of information. This may include medical, family, school, and social history records. You can decide whether to give out this information.

At a certain age (which varies by state), your child may legally consent to or refuse care. Your child’s doctor can help explain these laws and how they affect your child and family.

Remember
Parents and child’s doctors play an important role in a child’s mental health care.

It’s common for parents and families to feel as if their child’s problems are their fault. Many people are also afraid or embarrassed about a child’s need for mental health treatment. While these feelings are normal, it’s important that you not blame yourself for your child’s problems. Your child’s doctor, along with one or more mental health or behavioral specialists, can help you better understand your child’s behavior. They can guide you and other members of your family to help in the healing process.

If you are separated or divorced, it’s important to establish a plan for including the other parent in your child’s evaluation and treatment. Your child’s doctor will help you decide whether scheduling visits together or separately, sharing reports, or making phone calls can best do this.

It’s important for you to continue to talk with your child’s doctor and the specialist who is caring for your child.