

FAQ

About NYCE PPO behavioral health services

What behavioral health services does NYCE PPO cover?

Mental health and substance use treatment is covered for inpatient services, residential treatment, day treatment (partial hospitalization), virtual care and outpatient therapy. All services must be provided by a qualified provider who meets all clinical criteria guidelines and quality of care standards. For more information about NYCE PPO behavioral health and substance use coverage, see the [NYCE PPO Summary Plan Description](#).

What should I know about NYCE PPO mental/behavioral health services?

The [UnitedHealthcare behavioral health network](#) replaces Carelon Behavioral Health (formerly Beacon Health Options) effective January 1, 2026. Through the UnitedHealthcare behavioral health network, NYCE PPO expands access to care with 39,000 providers in New York State, an increase from 12,000 in the previous network. Mental/behavioral health providers increase nationally, from 31,000 to 418,000. In addition to the standard in-person behavioral health and substance abuse services through NYCE PPO, you also have access to more behavioral health virtual care options, an increase from the 7 offered in the previous plan. Examples of [virtual behavioral therapy services](#) include:

- Talkspace: Virtual/digital therapy via texting (includes individual and couples counseling), video, or chat with licensed therapists.
- Charlie Health: For teens and adults who need mental health, substance use disorder or eating disorder-specific care.
- Ria Health: Virtual tool and coaching for alcohol or substance use disorders.
- Brightside: Online mental health care offering medication services, therapy and crisis support for individuals age 13 and older.

How can I access my Talkspace benefit?

Visit [nyceppo.com](#) and from the Member drop-down menu select **Behavioral health**, then select **Virtual behavioral health**, then **Talkspace**. On the registration page, select **Pay with insurance** on the right side of the page, then select **NYCE PPO** from the drop-down menu. Follow the prompts and an intake specialist will assist you in getting set up and started with services. You can ask your intake coordinator to try and coordinate with a therapist you worked with under a previous plan.

Is there a copay for Talkspace?

Texting, also known as asynchronous therapy, is a \$0 copay for individuals and couples therapy. Video and telehealth services are a \$15 copay per session.

Is there an age requirement to use Talkspace?

Yes. For individual therapy, you must be age 13 or older. Teens ages 13 to 17 can use Talkspace Teen Therapy, sometimes with parental consent depending on state laws. Couples therapy and psychiatry are for members age 18 and older. No Talkspace service is available to those under age 13. Members can explore other virtual programs for children and adolescents by searching for [behavioral health providers](#) address therapies for those under age 13.

What if I was undergoing treatment under the previous plan and now have NYCE PPO coverage?

You may be able to continue care with your current provider for 90 days after January 1, 2026. Complete a [transition of care](#) form with your provider as soon as possible – but no less than 60 days after January 1, 2026 – to see if you or your dependent is eligible for this benefit. You can also call NYCE PPO at **212-501-4444** (TTY: 711). Routine procedures, treatment for stable chronic conditions, treatment for minor illnesses, and elective surgical procedures will not be covered by transitional level benefits.

What if my behavioral health provider is not in the NYCE PPO network?

You or your dependents have the option of requesting extended care from your current health care provider or facility if they are no longer in network. You and your provider need to complete and submit the [continuity of care form](#). You can also call Member Services at **212-501-4444** (TTY: 711).

How does coverage for Applied Behavioral Analysis (ABA) therapy work? Does NYCE PPO follow New York State mandates?

Yes, all NYCE PPO benefits either meet or exceed New York State mandates as of December 2025. ABA therapy does not require prior authorization through the NYCE PPO plan. There is no limit on the number of visits. Learn more about New York State's ABA mandate from the [Department of Financial Services](#).

Does NYCE PPO include behavioral health care management?

Yes. The [Enhanced Behavioral Health CARE](#) program provides evidence-based education and support to members managing behavioral health and substance use conditions. Behavioral health nurses partner with members and their families to address modifiable risk factors, develop realistic action plans and build skills that support recovery, wellness and self-management. There are also additional programs available that address more complex situations.

How does the Enhanced Behavioral Health CARE program work?

Enhanced Behavioral Health CARE provides extended assistance for NYCE PPO members who can benefit from deeper behavioral health or substance use disorder support. Our team of behavioral health registered nurses, social workers, and pharmacists are here to help program participants close gaps in care and improve self-management of their condition(s). Our CARE team will also connect with members after related emergency room visits, inpatient stays, and specific outpatient services to ensure members have the tools and resources they need to self-manage their condition(s).

How do I enroll in the Enhanced Behavioral Health CARE program?

NYCE PPO members who have behavioral health conditions or substance use disorders can [enroll online](#) or call **212-501-4444** (TTY: 711).

This is for informational purposes only. It is not medical advice and should not be substituted for regular consultation with your health care provider. If you have any concerns about your health, please contact your health care provider's office. Also, this information is not intended to imply that services or treatments described here are covered benefits under your plan. Please refer to your Summary of Benefits and Coverage, Summary Plan Description, or other plan documents for specific information about your benefits coverage.