

Gambling Addiction Treatment

The purpose of this policy is to provide clarity and specificity that addresses coverage for gambling disorders. Treatment for gambling was historically listed in the IFP Contract under the Mental Health section, specific mention of gambling has been removed from contract language as of 2023.

DISCLAIMER

Coverage Policies are developed to assist in identifying coverage for UCare benefits under UCare's health plans. They are intended to serve only as a general reference regarding UCare's administration of health benefits and are not intended to address all issues related to coverage for health services provided to UCare members.

These services may or may not be covered by all UCare products (refer to product section of individual coverage policy for product-specific detail). Providers are encouraged to have their UCare patient refer to their UCare plan documents (Evidence of Coverage/Member Handbook/Member Contract) for specific coverage information. If there is a conflict between a coverage policy and the UCare plan documents, the UCare plan documents prevail.

Medical Assistance (Medicaid) products may provide different coverage for certain services, which may be addressed in different policies. For Minnesota Health Care Program (MHCP) policies, please consult the MHCP Provider Manual website.

Medicare products may provide different coverage for certain services, which may be addressed in different policies. For Medicare National Coverage Determinations (NCD), Local Coverage Determinations (LCD), and/or Local Coverage Articles, please consult CMS, National Government Services, or CGS websites.

Coverage Policies do not constitute medical advice. Providers are responsible for submission of accurate and compliant claims.

PRODUCT SUMMARY

This coverage policy applies to the following UCare products:

UCare product	Applies to
UCare Individual & Family Plans (IFP), UCare IFP with M Health Fairview	✓
UCare Medicare Plans, UCare Medicare with M Health Fairview & North Memorial Health, UCare Advocate Plus (HMO I-SNP), EssentiaCare	
UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP)	
UCare Connect + Medicare (HMO D-SNP)	
UCare Connect (SNBC)	
Prepaid Medical Assistance Program (PMAP), MinnesotaCare	
Minnesota Senior Care Plus (MSC+)	

Benefit category:

Mental Health Outpatient Services, Including Office Visits

Definitions or summary

- Compulsive gambling, also called gambling disorder, is the persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress
- Persons with a gambling disorder may have concurrent addiction or substance use disorders.
- According to the *Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition*. (DSM-5) American Psychiatric Association. American Psychiatric Association Publishing. 2013 treatment for a gambling disorder may be indicated when at least four of the following are present for a period of 12 months:
 - Need to gamble with increasing amounts to achieve the desired excitement.
 - Restless or irritable when trying to cut down or stop gambling.
 - Repeated unsuccessful efforts to control, cut back on or stop gambling.
 - Frequent thoughts about gambling (such as reliving past gambling or planning future gambling).
 - Often gambling when feeling distressed.
 - After losing money gambling, often returning to get even. (This is referred to as "chasing" one's losses.)
 - Lying to hide gambling activity.
 - Risking or losing a close relationship, a job, or a school or job opportunity because of gambling.
 - Relying on others to help with money problems caused by gambling

Coverage policy

Covered

- Types of therapy used to treat gambling disorders include, but may not be limited to the following mental health outpatient services and office visits:
 - Cognitive behavioral therapy (CBT),
 - Psychodynamic therapy,
 - Group therapy
 - Family therapy
- Formulary medications used to treat gambling disorder or the concurrent mental health conditions are covered according to the limits and indications of the members pharmacy benefit.

Not Covered

- Support groups such as Gamblers Anonymous or Gam-Anon (for families of persons with diagnosed gambling disorder.)
- Religious counseling

Prior authorization

Not Required

Related policies and documentation

References to other policies or documentation that may be relevant to this policy.

Policy Number

None

Policy Description

References and source documents

Links to the UCare contracts, Center for Medicare, and Medical Assistance (Medicaid) MHCP, Minnesota statute and other relevant documents used to create this policy

[Individual & Family Plans Member Documents and Information](#)

[Individual & Family Plans Formulary](#)

Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition. (dsm-5)
American Psychiatric Association. American Psychiatric Association publishing. 2013

Coverage policy development and revision history

Version	Date	Note(s)
V1	October 1, 2022	New policy Original Effective Date
	October 16, 2023	Annual Review; No substantive change
	October 7, 2024	Annual Review; No substantive change
	April 16, 2025	March 2025, DHS guideline requirement