



Expanding Mental Health Options for a Prevention-Focused Insurance Plan

Case Study: Curative

- An employer-sponsored health insurance plan serving 250,000 members across Texas, Georgia, and Florida
- Members receive mental health appointments in an average of 1 day
- 340 patients attended over 1,000 appointments
- Conversion rates through first visit were above average (77% for psychiatry, 48% for therapy)

How it Works

Using drop-down menus, Curative members can filter for in-network mental healthcare providers who meet their preferences, including specialty, gender, ethnicity, age, and faith.

“Rula's network is large and diverse, and the providers treat a wide variety of conditions,” said Dr. Brandon Charles, Chief Medical Officer at Curative. “Patients are more likely to find the right person, and they're getting appointments within one to two days, which is fantastic.”

Rula's easy-to-use technology and high-quality practitioners build strong therapeutic alliances with patients and better outcomes.

“Rula is a patient-first company, keeping the patient at the center of everything we do,” says Brittany Sachs, Rula Director of Partnerships. “We leverage technology to remove barriers to care—making it simple to find a best-match provider, schedule an appointment, confirm insurance coverage, understand the cost upfront, and see that provider in as little as 24 hours.”

Nationally, Rula's network represents more than 100 clinical specialties and modalities, 43 languages, and a wide range of backgrounds. Nearly half of the therapists on the platform are Black, indigenous, or people of color. Some 98% of searches for a therapist result in an exact match. Patients meet with a therapist via secure Zoom link. In addition, Rula's patient support team is available to assist Curative members by phone and email.

“We chose Rula because they provide verified, bookable clinicians who meet high-quality standards and deliver care that's grounded in evidence-based outcomes,” said Pamela Milburn, Vice President of Network Development at Curative.

The Partner

Curative is an employer-sponsored health insurance plan that reimagines coverage to emphasize affordability, accessibility, simplicity, and preventive care. Curative members pay a monthly premium and zero additional costs for in-network care and preferred prescriptions, as long as they have a baseline visit with a primary care provider within the first 120 days of enrollment. A Curative Care Navigator helps members understand how to access all of their benefits and resources, eliminating hurdles. The fast-growing firm, launched in 2022, has about 250,000 members in Texas, Georgia, and Florida, with plans to expand nationally.

“The financial burdens of out-of-pocket costs such as co-pays and deductibles have deterred people from seeking preventive healthcare,” said Dr. Brandon Charles, Chief Medical Officer at Curative. “Our plan is novel because it's truly making healthcare affordable and accessible by removing cost-sharing, and building in a wellness program on the very front end of the plan.”

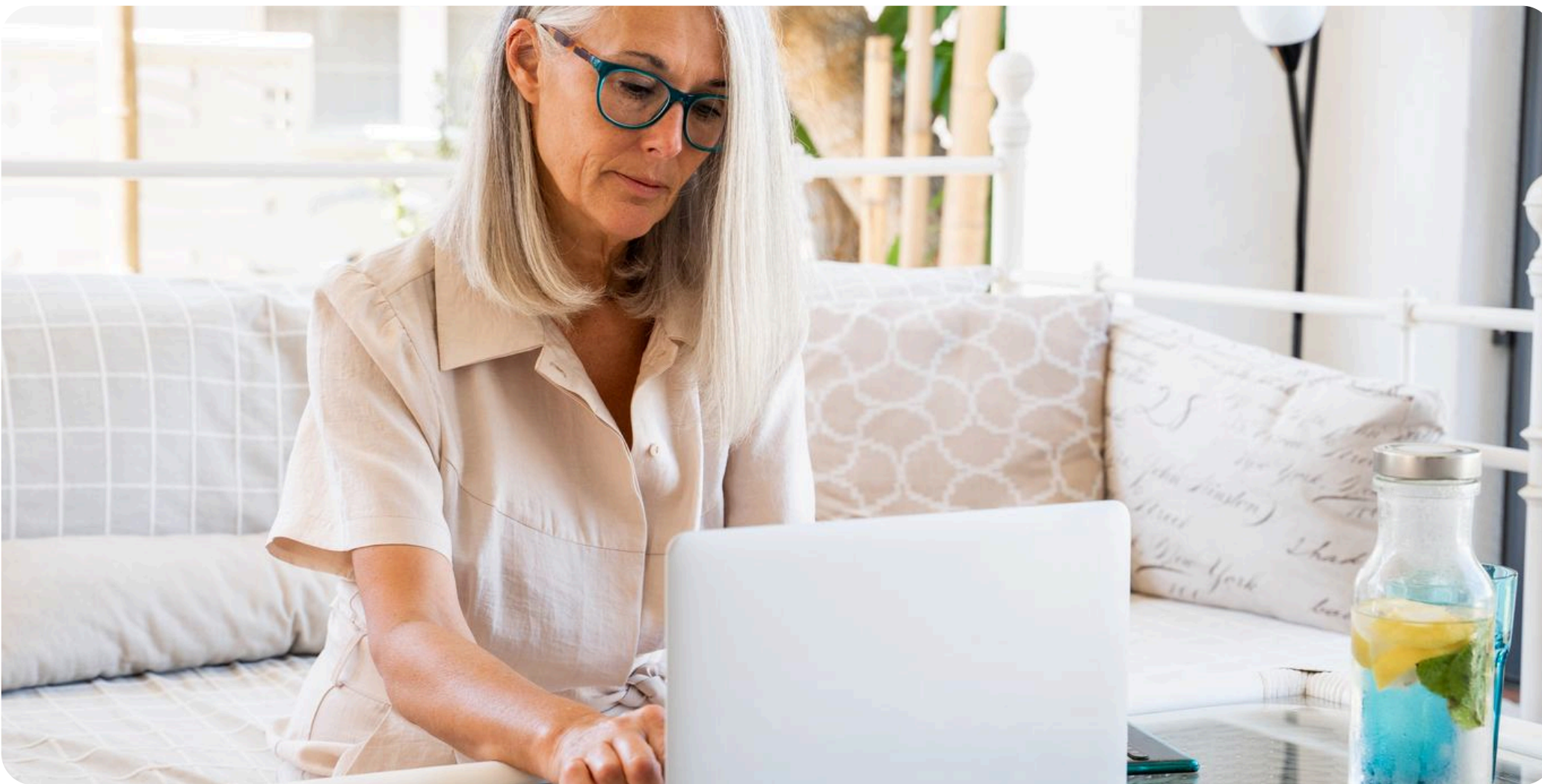
Ensuring access to preventive care helps people stay healthy and better manage chronic conditions, such as asthma or diabetes. As a result, Curative members are more likely to avoid expensive hospital admissions, and when they are hospitalized, they tend to have shorter stays, data shows. “This is beneficial not only to members and employers, but healthcare systems and society at large,” Dr. Charles added.

The screenshot displays the Rula platform's search interface. At the top, there are several filter buttons: 'Specialty', 'Day and time', 'Gender', 'Race', 'Language', and 'Treatment approach'. Below these filters, a message states '50 available providers who best fit your preferences'. A prominent banner reads 'Quality care comes first at Rula' with a subtext 'Providers are regularly reviewed to ensure they meet or exceed industry quality'. Below the banner, a provider profile for 'Esperança Moniz' is shown, including a photo, name, and a brief bio: 'I am a licensed mental health counselor. I work with anxiety, depression, problem-solving, low self-esteem'. The profile also includes tags for 'LMHC', '32+ years', and 'Top provider'. At the bottom of the profile, it says 'Next appointment Tuesday, Jul 29th'. To the right of the profile, a 'Treatment approach' dropdown menu is open, listing various modalities: 'Directive', 'Acceptance and Commitment (ACT)', 'Cognitive Behavioral (CBT)', 'Complicated Grief Therapy (CGT)', 'EMDR', 'Positive Psychology', 'Solution Focused', and 'Solution Focused Brief (SFBT)'. At the bottom of this menu are 'Clear' and 'Save' buttons.

The Challenge

During baseline appointments, providers check in with Curative members about their physical and mental health concerns, and make referrals to specialists as needed. Curative wanted to expand its network of high-quality therapy and psychiatry services, and give members a way to quickly connect with them. “This isn’t a standalone feature for us—it’s a core part of how we break the status quo as a health plan,” said Pamela Milburn, Vice President of Network Development at Curative. “Nationwide \$0 cost mental health support is central to our mission of eliminating cost barriers.”

This goal was especially urgent as demand for mental health services has soared: The prevalence of depression in both adolescents and adults increased 60% between 2013 and 2023, according to the [Centers for Disease Control and Prevention](#). Meanwhile, a failure to treat depression can generate significant downstream costs—including higher rates of hospitalizations and emergency room visits—as well as exacerbate existing medical conditions and potentially lead to new ones. In the workplace, depression can result in lower productivity and absenteeism, further contributing to economic costs.



“Rula has good technology and good clinical leadership, which makes for a trusted partnership. They have lived up to their promises from the beginning in providing a true benefit for our members.”

Dr. Brandon Charles
Chief Medical Officer, Curative

But access to care remains hugely challenging. “Trying to get an appointment with a mental health professional is really tough, especially if you’re using insurance,” Dr. Charles said. About one-third of psychologists do not accept any kind of insurance, according to a [2024 survey](#) by the American Psychological Association. Patients are also more than 10 times as likely to go out of network to find psychological care than they are specialty medical care, a separate study found.

Conventional mental health directories or websites tend to evolve into “ghost networks” over time as practitioners move, retire, change insurance, or stop taking new patients. “Many traditional plans struggle with provider directories that don’t reflect reality,” Milburn said.

The 2023 [KFF Survey of Consumer Experiences with Health Insurance](#) underscores the problem: Among insured U.S. adults who reported being in “fair” or “poor” mental health, 43% said there was a time in the previous year when they did not get mental health services or medication they thought they needed. Overall, 45% of respondents gave their insurance a negative rating for mental health provider availability.

Just as importantly, provider listings often lack the crucial details that allow a patient to search for someone who matches their preferences. Research consistently shows that the quality of the therapeutic alliance with a mental health provider is critical to the success of treatment, according to a paper published in the psychiatry journal *Focus*. It allows the patient to develop trust, set positive goals, actively participate in care, and make behavioral changes.

Curative sought to expand its network of providers and establish tools to facilitate swift referrals, immediate appointments, and alignment between patient and provider.

“We were looking for a partner who shared our belief that members deserve timely access to care—but never at the expense of quality—offering strong clinical infrastructure, flexible technology, and a true operational partnership,” Milburn said.

“Pairing Curative’s \$0 out-of-pocket model with Rula’s real-time access and outcomes-based care framework makes this partnership uniquely powerful. It removes the two biggest barriers to behavioral health—cost and wait time—without compromising on quality.”

Pamela Milburn

Vice President, Network Development, Curative

The Approach

Curative contracted with Rula at the end of January 2025, and the network went live on February 24. Rula trained the Curative Care Navigator team on its platform of 18,000+ licensed providers, preparing them to guide members on the resource. Curative featured the Rula platform on its website, and Rula launched marketing to promote the opportunity to Curative members, including a newsletter and direct mailer with a QR code to learn more.

“Rula has been instrumental in equipping our sales and account teams with the tools and outcomes data they need to position Curative as a premium offering with unique mental health value,” Milburn said. “Rula worked hand-in-hand with us on launch and marketing. From sales tools to branded member materials, they helped us move fast and execute at a high level.”



The Outcome

Curative saw swift results following the launch of Rula's platform. “Rula delivered a fully integrated solution that makes behavioral healthcare immediate and meaningful,” Milburn said. “We went from contract to go-live in just five weeks, launching booking tools, branded microsites, campaign assets, and internal workflows across teams. They moved at our pace and built with our goals in mind.” The data showed that within three months of Rula's launch:

- 340 patients had attended more than 1,000 appointments
- 48% of therapy patients who reached out to a practitioner attended a first appointment
- 77% of psychiatry patients who reached out attended a first appointment
- The average time from registration to first available appointment was one day

“The results speak volumes—this is a partnership that’s delivering real, measurable impact,” Milburn said. “We’re not just offering mental health coverage on paper. Our members are engaging, getting care quickly, and staying with it.”

The Rula platform aligns perfectly with Curative’s preventive care mission, in which mental health services are an important part of self-care. “A patient suffering from a mental health crisis who cannot access care may end up being sent to the hospital,” Dr. Charles said. “So the ability to get connected with a provider within 24 hours, and go from therapy to psychiatry all within the same organization at rapid speed, is crucial. That’s extremely valuable. Members are going for more than one visit, are really satisfied with who they’re seeing, and are improving on their testing scores.”

Curative promotes Rula’s platform of providers so members can access the right care before challenges reach a breaking point. “Mental healthcare should never be complicated or out of reach,” Sachs said. “Together, Curative and Rula make high-quality care immediate and effortless—removing obstacles so members get the support they need to stay healthy, resilient, and thriving.”

Milburn agreed. “The metric that stands out most to me is the 1-day average to first appointment,” she said. “That’s practically unheard of in behavioral health. When someone is finally ready to seek help, speed, cost transparency—in our case, \$0—and quality matter. That kind of responsiveness creates trust—and ultimately, better outcomes.”



“ We are thrilled to be working with such an innovative partner that is deeply focused on preventive care and proactively promoting patient health. Together, Curative and Rula move the needle on behavioral healthcare in an intentional and effective way.”

Brittany Sachs
Rula Director of Partnerships

Ongoing Quality Control and Consistent Reporting

Therapists on the Rula platform are fully licensed, and undergo a comprehensive background check and clinical review. All providers on the platform use the same electronic health record (EHR) system, note-taking protocol, and standardized tools, such as the C-SSRS, PHQ-9, and GAD-7 assessments. This facilitates systematic tracking and uniform measurement of outcomes. Meanwhile, therapists and psychiatrists report back to primary care physicians on patient progress to ensure holistic care. All together, Rula’s approach ensures quality control and ongoing insight into patients’ experiences and success.

“We collaborate closely with Rula on outreach, outcomes, and usage data, which keeps our partnership honest, nimble, and aligned,” Milburn said. “We have full visibility into referrals, engagement, and outcomes. That transparency helps us continuously improve and stay aligned. It’s not just about giving members access—it’s about making that access real, fast, and backed by clinical performance.”



Rula adds about 1,000 new practitioners a month and deeply engages with network providers to encourage their success. “Rula is an intentional network,” Sachs explained. “We want to improve both the patient and the provider experience.” Every practitioner in Rula’s network goes through formal onboarding and screening trainings. They are connected to a Clinical Quality Coaching team and a community of peers with whom they can discuss ways to continually improve the patient experience. This supportive environment fosters more innovative problem-solving and ultimately better outcomes for patients. To ensure the best patient experience, providers also have scorecards; those who don’t meet Rula’s standards are removed from the network.



Every quarter, Rula meets with the Curative leadership to go over aggregated data, including the number of referrals, percentage of patients that started treatment, and overall progress metrics. They also discuss the effectiveness of training, technology, workflows, and marketing channels, constantly seeking to fine-tune and improve outreach. For example, Rula can offer group lunch-and-learns to support members if desired. Rula’s systems and tools are HIPAA-compliant and employ the latest security measures, and all employees and therapists in the network undergo training on best practices for safeguarding patient data.

“We were looking for a mental health partner who could scale with us, align with our values, and adapt to our model, and Rula delivered,” Milburn said. “They move fast, they collaborate closely, and they share real outcomes. From launch to operations, they’ve been a true partner. Most importantly, they’re aligned in making high-quality mental healthcare truly accessible—clinically, operationally, and financially. It’s been one of the most seamless and strategic partnerships we’ve had.”

About Rula

Rula makes mental healthcare accessible and affordable through our network of licensed providers and unified technology platform. We connect patients with personalized in-network care within three days, typically for \$0-\$25 per session.

Our HIPAA-compliant solution simplifies the experience for employers, health plans, and insurance brokers while delivering measurable outcomes. Visit rula.com to learn how your organization can partner with Rula.

Find a therapist with Rula

Get Started

