Resources for Overcoming Insurance Barriers for Mental Health & Addiction Care

| Understanding Your Rights | • [Know Your Rights](#) – overview from Substance Abuse and Mental Health Services Administration (SAMHSA)
| • [Don’t Deny Me](#) – resources on coverage rights from The Kennedy Forum
| • [A Few Words on Mental Health Insurance](#) – from Journal of Psychiatric Practice

| Background on the Federal Parity Act | • [EBSA Mental Health and SUD Resources](#) – overview of the Mental Health Parity and Addiction Equity Act of 2008
| • [Parity Track](#) – The Kennedy Forum’s state-by-state guide to parity legislation, regulations, and resources/contacts
| • [State of Illinois Parity Consumer Awareness](#)

| Tools for Establishing Medical Necessity | • [Guidance for Preparing a Medical Necessity Letter](#) from Austin Riggs, including templates
| • Examples of widely-recognized standards of care and evidence-based sources:
| o [American Society of Addiction Medicine (ASAM) Criteria](#)
| o [Child and Adolescent Level of Care/Service Intensity Utilization System (CALOCUS-CASII) for ages 6-18](#)

| Filing an Insurance Appeal | • [The Kennedy Forum / NAMI Health Insurance Appeals Guide](#)
| • [PsiAN Insurance and Parity Advocacy Toolkit](#) – covers legal/legislative issues, advocacy, denials/appeals, resources

| Additional Resources | • National Association of Insurance Commissioners – [Contact information for insurance commissioners in all states](#)
| • [Parity Registry](#) – submit complaints of parity violations, which may be used to support policy advocacy
| • US Department of Labor – Talk with a benefits advisor who can explain your mental health and substance use disorder benefits. Visit [askebsa.dol.gov](http://askebsa.dol.gov) or call 1-866-444-3272.
| • 10 Steps to Securing Insurance Coverage for Mental Health Care (The Kennedy Forum); 10 Pasos para Asegurar Cobertura del Seguro Medico para el Cuidado de la Salud Mental
| • For insurance plans through large employers, an employee’s Human Resources department may be helpful.