

Resources for Overcoming Insurance Barriers for Mental Health & Addiction Care

<p>Understanding Your Rights</p>	<ul style="list-style-type: none"> • 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
<p>Background on the Federal Parity Act</p>	<ul style="list-style-type: none"> • 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
<p>Tools for Establishing Medical Necessity</p>	<ul style="list-style-type: none"> • Guidance for Preparing a Medical Necessity Letter from Austin Riggs, including templates • Examples of widely-recognized standards of care and evidence-based sources: <ul style="list-style-type: none"> ○ American Society of Addiction Medicine (ASAM) Criteria ○ Child and Adolescent Level of Care/Service Intensity Utilization System (CALOCUS-CASII) for ages 6-18
<p>Filing an Insurance Appeal</p>	<ul style="list-style-type: none"> • The Kennedy Forum / NAMI Health Insurance Appeals Guide • PsiAN Insurance and Parity Advocacy Toolkit – covers legal/legislative issues, advocacy, denials/appeals, resources
<p>Additional Resources</p>	<ul style="list-style-type: none"> • 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 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.