**TEMPLATE**:

Date

[Employer name, address]

Dear [CEO, head of human resources, other executive]:

Mental health conditions affect people across all our communities and the limitations on available care is a significant problem. [INSERT REFERENCE TO YOUR COMPANY’S STATEMENTS ABOUT THE IMPORTANCE OF SUPPORTING MENTAL HEALTH IN THE WORKPLACE.] I am writing to ask for your help.

While federal laws have long required that health insurers eliminate any discriminatory health plan coverage that prevents individuals from receiving effective mental health and substance use disorder treatment, their actual practice has not met that standard.

As an employer that recognizes the importance of our mental health, I am writing to ask that [OUR COMPANY] be clear in our expectations that any health insurer supporting our employee health insurance provide an adequate network of providers. Without an adequate network, our usage of out-of-network providers places a significant economic burden on employees, as well as delays in finding a provider and uncertainty about reimbursement.

A study published in April 2024 by RTI reported the following regarding inadequate networks for behavioral health care:

1. Out-of-network use was many times higher for behavioral health treatment than medical/surgical treatment, which created a significantly greater financial burden for behavioral health patients. This was true even for telebehavioral visits as compared to telemedicine visits.
2. Office visit in-network reimbursement levels were much lower for behavioral health providers than for medical/surgical providers creating disincentives for behavioral health providers to participate in-network. For example, psychiatrists and psychologists had lower reimbursements than physician assistants.
3. The disparities in out-of-network use have remained large over the last 9 years for office visits, where most behavioral health care is delivered.
4. Provider shortages do not explain the disparities in out-of-network utilization and reimbursement.

This is simply not acceptable, as I hope you agree.

Please demand that [CURRENT HEALTH INSURER] or any other insurer who wants our business provides a network of available providers supporting our access to mental health care.

Thank you.