

Call Center Support for Insurance Questions/Concerns



What a caller might say	Call center guidance for overcoming insurance obstacles
<p>“I’m trying to get an appointment with a psychiatrist [or other provider] and there’s no one available in our network.”</p>	<ul style="list-style-type: none"> • There is a website that has a worksheet for you to document your unsuccessful search for a provider. It is a great way to “show your homework” when you ask your insurer to help you get an appointment. • The website is called Cover My Mental Health (www.covermymentalhealth.org). • In addition to no-cost downloadable resources, the site will also give you guidance about how to talk with your insurer to get this issue resolved.
<p>“Our insurer keeps denying our claims, saying that the treatment is not medically necessary.”</p>	<ul style="list-style-type: none"> • It is important for your psychiatrist [or other provider] to document that your care is, in their judgment, medically necessary. • There is a website that has a no-cost, downloadable template letter for your clinician to document their assessment of your medically necessary care. • The website is called Cover My Mental Health (www.covermymentalhealth.org). • The site will also give you guidance about how to talk with your insurer to get this issue resolved.
<p>“I need help preparing an appeal to my health insurer.”</p>	<ul style="list-style-type: none"> • Appeals may be the right step, though you should be aware of other steps you can take first. It is important to know that appeals are a legal step and that there are resources to help you prepare a thorough appeal. • There is a website that has no-cost guidance about appeals, especially regarding steps to take BEFORE an appeal. • These include filing complaints (which are not appeals), working with state or federal regulators, and requesting help from elected officials as part of “constituent services”. • The website is called Cover My Mental Health (www.covermymentalhealth.org).
<p>“My health insurer keeps getting in the way of our care and I don’t know what do to.”</p>	<ul style="list-style-type: none"> • There is a website that has a wide range of no-cost, downloadable resources to help you advocate for yourself with your insurer. • The website is called Cover My Mental Health (www.covermymentalhealth.org).