

## “Hey, Cover My Mental Health”

Supporting [self-advocacy for insurance coverage](#)



# Resources on Cover My Mental Health

Insurer obstacles	Goals for overcoming insurance obstacles	Available resources on Cover My Mental Health
<p><b>Dealing with an insurance company is confusing</b></p>	<p>Confidence in dealing with an insurer</p>	<p>Tips for success, including:</p> <ul style="list-style-type: none"> <li>• What to say (or not) to a customer service rep</li> <li>• How to get support from a friend or family member</li> <li>• Request forms to get your complete insurance policy and a complete claims file</li> </ul>
<p><b>Denied: not medically necessary</b></p>	<p>Evidence of your clinician’s expertise, experience, and decision-making regarding the appropriate clinical treatment plan</p>	<ul style="list-style-type: none"> <li>• Medical necessity letter template</li> <li>• Guidance for providing the letter to your insurer</li> <li>• Talking points for insisting that the denial be reversed, plus guidance for filing a formal complaint (which is not an appeal)</li> </ul>
<p><b>No in-network provider</b></p>	<p>Evidence that no in-network provider has been found who is available soon, nearby, and with the required competency</p>	<ul style="list-style-type: none"> <li>• Worksheet to document contacts (or attempted contacts) with providers in the insurance directory</li> <li>• Guidance for providing the worksheet to your insurer</li> <li>• Talking points for insisting that a provider be available (out-of-network, if necessary, at in-network rates), plus guidance for filing a formal complaint (which is not an appeal)</li> </ul>
<p><b>Continued barriers after initial attempts do not resolve the issue.</b></p>	<p>Identification of potential steps “if at first you don’t succeed...”</p>	<ul style="list-style-type: none"> <li>• All about appeals, including what to do before an appeal</li> <li>• Ways to access government help</li> <li>• How to request a single case agreement (one-time exception)</li> <li>• Recipe for a successful lawsuit</li> </ul>