

Collaboration Toolkit



Cover My Mental Health is a not-for-profit providing individuals with actionable tools toward overcoming insurance obstacles to mental health and substance use disorder (MH/SUD) care.

- We provide confidence to not take “no” for an answer with no-cost resources supporting immediately-actionable steps not found in insurance policies.
- We focus on those needing help now. Many steps are available BEFORE filing a formal appeal. Formal appeals are legal steps, often with long time-lines that inherently favor insurers.

The resources in this toolkit are available for downloading at <https://covermymentalhealth.org/collaboration-toolkit/>.



We welcome collaborations beyond those in this toolkit and look forward to working with you.

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“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>Dealing with an insurance company is confusing</p>	<p>Confidence in dealing with an insurer</p>	<p>Tips for success, including:</p> <ul style="list-style-type: none"> • What to say or not say to a customer service rep • How to authorize support from a friend or family member • Request forms for your complete insurance policy and the complete claims file
<p>Denied: not medically necessary</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"> • Medical necessity letter template • Guidance for providing the letter to your insurer • Talking points for insisting that the denial be reversed • Guidance for filing a formal complaint (which is not an appeal) • For clinicians: best practices for medical necessity letters
<p>No in-network provider</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"> • Worksheet to document contacts (or attempted contacts) with providers in the insurance directory • Guidance for providing the worksheet to your insurer • Talking points for insisting that a clinician be made available (out-of-network, if necessary, at in-network rates) • Guidance for filing a formal complaint (which is not an appeal)
<p>Continued barriers after initial attempts do not resolve the issue</p>	<p>Identification of potential steps “if at first you don’t succeed...”</p>	<ul style="list-style-type: none"> • Ways to access government help • All about appeals, including what to do before an appeal • How to request single case agreement (one-time exception) • Recipe for a successful lawsuit



Examples for Featuring Cover My Mental Health as a Website Resource



The below images are available for download on the Cover My Mental Health website; we welcome collaborating on a custom design with content suited to your website.

COVER my MENTAL HEALTH

Encountering insurance obstacles to mental health or substance use disorder care?

Cover My Mental Health offers no-cost, immediately actionable resources for overcoming medical necessity denials, inadequate provider networks, and additional obstacles to care.

Visit Cover My Mental Health

A horizontal banner with a white background and a blue border. On the left is the Cover My Mental Health logo. To the right, the text asks about insurance obstacles and provides a brief description of the organization's services. At the bottom right, there is a call to action with an arrow icon.

When your health insurer is denying your claims or putting up obstacles to your necessary mental health services... and you need to tell someone...

COVER my MENTAL HEALTH

Supporting self-advocacy for insurance coverage

A vertical rectangular graphic with a light blue background. At the top, there is a quote in italics. Below the quote is the Cover My Mental Health logo. At the bottom, there is a bold statement about supporting self-advocacy.

Insurance Challenges?
Visit not-for-profit www.covermymentalhealth.org for potentially valuable resources to overcome insurance challenges.

COVER my MENTAL HEALTH

A horizontal rectangular graphic with a light blue background. On the left, there is a bold heading "Insurance Challenges?" followed by a line of text and a URL. On the right, there is the Cover My Mental Health logo.

COVER my MENTAL HEALTH

Insurance Challenges?

Visit not-for-profit Cover My Mental Health for potentially valuable resources to overcome insurance challenges.

[Cover My Mental Health](#)

A circular inset image showing a close-up of several people's hands clasped together in a supportive gesture. The hands are of different skin tones and are wearing various colored sleeves. The background is blurred, suggesting an indoor setting.

COVER my MENTAL HEALTH

A vertical rectangular graphic with a white background. It features the Cover My Mental Health logo centered on the page.

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).

Webinar – Example from The Chicago School (CE Accredited)



The flyer below summarizes the CE-accredited workshop hosted by The Chicago School. We welcome collaborating to introduce Cover My Mental Health in a webinar, community meeting, or similar format suited to your organization.



Cover My Mental Health: Resources for Overcoming Insurance Obstacles to Care

CE/CEUs	When attended in full, this program offers 1.0 CE for Psychologists or 1.0 IL CEU for Counselors and Social Workers.
Presenter	Joe Feldman, MBA; Founder and President of Cover My Mental Health
Workshop Description	<p>Consistent with their previous analysis, a 2023 KFF brief analyzing claims denials and appeals for non-group qualified health plans found that consumers rarely appeal denied claims and when they do, insurers usually uphold their original decision. In 2021, HealthCare.gov consumers appealed less than two-tenths of 1% of denied in-network claims, and insurers upheld most (59%) denials on appeal. Though state and federal laws and regulations increasingly require mental health care coverage, challenges for consumers remain.</p> <p>Support from providers (such as with medical necessity letters) as well as by patients themselves can increase the likelihood of securing insurance approval for medically necessary services for the treatment of mental and substance use disorders, including psychotherapeutic treatment (Feldman et al, 2021). This presentation will introduce Cover My Mental Health and its actionable resources including templates, worksheets and talking points for helping individuals and their clinicians to overcome prevalent insurance company barriers for those seeking mental health and substance use disorder care.</p>
Learning Objectives	<p>After attending this introductory-level program, participants will be able to:</p> <ul style="list-style-type: none"> • Identify at least two common insurance company obstacles to approved mental health and substance use disorder care. • Describe actionable resources for overcoming insurance company obstacles, such as for “not medically necessary” and “no in-network provider.”
Program Standards & Goals	<p>This program meets APA’s continuing education STANDARD 12: Program content focuses on ethical, legal, statutory or regulatory policies, guidelines, and standards that influence psychological practice, education, or research.</p> <p>This program meets APA’s continuing education GOAL 3: Program will allow psychologists to maintain, develop, and increase competencies in order to improve services to the public and enhance contributions to the profession.</p>
References	<p>Bendat, M. (2014). In Name Only? Mental Health Parity or Illusory Reform. <i>Psychodynamic Psychiatry</i>, 42(3), 353–375. https://doi.org/10.1521/pdps.2014.42.3.353</p> <p>Feldman, J., DeBofsky, M., Plakun, E., Potts, C. (2021) Providing a Routine Medical Necessity Letter to Improve Access to Care for Our Patients. <i>Journal of Psychiatric Practice</i> 27(4):p 288-295. DOI: 10.1097/PRA.0000000000000563</p> <p>Plakun, E. (2022). A Verdict overturned: Are we at our Wit's end? <i>Journal of Psychiatric Practice</i>, Vol. 28, No. 4, 324–327. DOI: 10.1097/PRA.0000000000000643</p> <p>Pollitz, K., Lo, J., Wallace, R., & Mengistu, S. Claims Denials and Appeals in ACA Marketplace Plans in 2021, KFF (2023) retrieved from https://www.kff.org/private-insurance/issue-brief/claims-denials-and-appeals-in-aca-marketplace-plans/#</p>

Newsletter – Examples for Introducing Cover My Mental Health



We welcome collaborating to prepare a newsletter article, blog post, or other prose format suited to your community.

Example text featuring resources for overcoming obstacles

Cover My Mental Health (www.covermymentalhealth.org) is a non-profit organization dedicated to helping individuals and families navigate the complex world of health insurance claims for mental health services.

Cover My Mental Health provides resources addressing health insurer obstacles, such as denials for “not medically necessary,” “no in-network provider available,” and other inexplicable barriers to care.

Visit their site to:

- Access no-cost resources that focus on immediately available actions, especially in advance of a formal appeal.
- Download template letters, worksheets, and talking points for dealing with insurer customer service reps.
- Learn additional tips that encourage patients and their families to not take “no” for an answer.

Discover how this organization is breaking down barriers and improving access to mental health care.

Example text featuring founder Joe Feldman’s advocacy and our origin story

[Cover My Mental Health](http://www.covermymentalhealth.org), a new resource for therapists and patients to assist with insurance coverage issues. The resources in CMMH are designed to make it straightforward for patients to self-advocate with insurance companies.

This latest effort is a valuable culmination of many years of work by founder Joe Feldman. Joe’s own back story is inspiring. Like so many others, he joined the ranks of mental health advocates unintentionally. About eight years ago, Joe’s health insurer denied mental health claims for medically necessary care for his daughter. Joe overcame those denials in a successful federal lawsuit, forcing his insurance company to reverse improper denials and to cover mental health care costs. Through this process, Joe recognized how common his problem was, and how unlikely it was that most people would have the knowledge and resources to accomplish what he had.

Example text with video sharing:

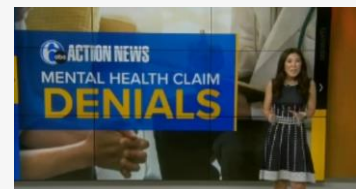
[Cover My Mental Health](http://www.covermymentalhealth.org) is a new resource for therapists/clinicians and patients to assist with insurance coverage issues. The resources in CMMH are designed to make it straightforward for patients to self-advocate with insurance companies. [Introduce selected video...]

Here’s a short video on the Story of Cover My Mental Health from founder Joe Feldman.



[The Story of Cover My Mental Health](#)

Here’s a feature on Cover My Mental Health from 6ABC Action News in Philadelphia



[Feature on 6ABC Action News in Philadelphia](#)



Joe Feldman | President, Cover My Mental Health Podcast Opportunity



Joe Feldman founded Cover My Mental Health to provide no-cost, immediately-actionable resources to support individuals overcoming insurance obstacles to care. Health insurers deny an estimated 15 – 22 million claims annually for mental health and substance use disorder care. This is not acceptable.

Joe began advocating for access to mental health care after overcoming denials for a family member's care, including with a successful federal lawsuit. His advocacy work has included policy discussions with legislators and regulators, a board role with The Kennedy Forum Illinois, presentations to parent groups, and publication of actionable guidance such as a 2021 article in the *Journal of Psychiatric Practice* on medical necessity letters.

Key Resources Provided

- Cover My Mental Health provides no-cost resources that your listeners should know about, such as: **templates and instructions** for a clinician to **write a medical necessity letter**, a **worksheet to document efforts to find an in-network provider**, and additional resources specifically for providers.
- We offer encouragement to not take “no” for an answer with **specific, immediately-actionable steps** not found in insurance policies or elsewhere.
- Our focus is supporting those needing help now, not on formal appeals that are long-duration legal processes that inherently favor insurers.

The Story of Cover My Mental Health



Joe Feldman
President and Founder
Cover My Mental Health

Podcast Topics



- Tell us about your experience successfully overcoming insurance denials.
- Does it really take a lawsuit to push back against insurers?
- Why do insurers seem to deny access to care when we know how important mental health and substance use care is?
- Aren't there laws that protect consumers and require insurers to pay for mental health care?
- What are the most important resources provided by Cover My Mental Health?
- How can mental health clinicians help their patients deal with insurance companies?
- Are employers helping to improve access to care for their employees?

Helpful Links

- www.covermymentalhealth.org
- [Doorknob Comments with Dr. Grant Brenner](#)
- [Mental Health Today with Ken Stearns](#)
- [Feature on 6ABC Action News in Philadelphia](#)
- [ProPublica article on ghost networks](#)
- [Interview in Psychology Today](#)

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“Cover My Mental Health provides tools with significant value to countless people needing access to care.”

Patrick J Kennedy, former Congressman and founder The Kennedy Forum

Thanks to our strategic partners



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