



# 2024 Year-end Report





# Letter from Joe Feldman, President

Greetings!

2024, the inaugural year for Cover My Mental Health (CMMH), was remarkable.

That’s the feedback we’ve received from leading psychiatrists, psychologists, therapists, mental health litigators, federal and state regulators, advocacy groups, and most importantly individuals looking for encouragement and resources to overcome insurance obstacles.

- A practical, actionable resource like Cover My Mental Health is something they have never seen before, and
- ... our resources are easy to understand and practical to use.
- The Illinois Association for Behavioral Health recognized our innovation with the 2024 Excellence in Mental Health Award.

Our initiative has established a strong foundation for 2025 and beyond, supporting our goal of improved access to care for mental health and substance use disorders.

CMMH’s results have been an extraordinary team effort... involving experts across a wide range of perspectives from coast-to-coast, always striving to make a difference NOW for those facing insurance obstacles.

After the website went live last spring, I thanked the more than fifty contributors to that milestone. That “thank you list” of collaborators is far longer now and growing steadily. We are beyond grateful for the help of so many people.

This comprehensive year-end report demonstrates our results to date and confidence for the future. I hope you will find it inspiring.

Please support our mission in 2025 by sharing CMMH with your community, promoting our resources to patients and clinicians, and suggesting ideas to enhance our resources.

Financial contributions are always welcome.

Together we will break-down barriers to care for those with mental health and substance use disorders!

A handwritten signature in black ink, appearing to read "Joe Feldman".

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# Overview of Cover My Mental Health



## Insurer obstacles

- ✓ Estimated 15 – 22 million\* mental health claim denials per year by private insurers

- ✓ Estimated 5 – 10 million\* patients forced to access out-of-network mental health care



## How we support self-advocacy

- ✓ Accessible and easy-to-understand resources
- ✓ Support at the point of crisis

- ✓ No expertise or “know your rights” education required
- ✓ Tips for success



## Actionable resources

- ✓ Template clinician letter responding to “denied: not medically necessary”

- ✓ Worksheet to document “no in-network provider”
- ✓ Resources for clinicians’ advocacy with insurers



## Initial contacts with an insurer

- ✓ Talking points toward resolving obstacles with insurer

- ✓ Guidance for filing “formal insurer complaint”



## Available advocates

- ✓ Guidance for accessing government support

- ✓ Guidance for filing state insurance regulator complaint



## Pushing further with insurers

- ✓ Top five things to know about appeals
- ✓ Accessing “single case agreements”

- ✓ Recipe for successful litigation

\* Internal estimates of Cover My Mental Health

# Our 2024 Accomplishments



<b>Corporate launch</b>	<ul style="list-style-type: none"><li>• Incorporation as Illinois not-for-profit</li><li>• IRS registration as 501(c)(3) tax-exempt corporation</li><li>• Filed trademark protection for name, logo</li></ul>
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<b>Website</b>	<ul style="list-style-type: none"><li>• <b>~4400 visitors</b> since website launched May 2024</li></ul>
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<b>Press</b>	<ul style="list-style-type: none"><li>• Featured on 6ABC Action News in Philadelphia</li><li>• Interview featured in Psychology Today</li><li>• ProPublica’s Ghost Network article features CMMH</li><li>• MindSite News features CMMH in essay “Fury Mounts Over Insurance Claim Denials...”</li></ul>
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<b>Presentations and Events</b>	<ul style="list-style-type: none"><li>• The Chicago School (first continuing education-accredited CMMH workshop)</li><li>• US Dept of Labor ERISA Advisory Council</li><li>• Silver Hill Hospital community mental health event</li><li>• Other Parents Like Me support group</li><li>• National Association of Insurance Commissioners</li><li>• Mental Health America annual conference</li><li>• NAMI Texas annual conference (National Alliance for Mental Illness)</li><li>• NAMI Maryland annual conference</li><li>• Oak Park Behavioral Health</li><li>• Illinois Association for Behavioral Health</li><li>• Deloitte mental health podcast</li><li>• University of California Riverside podcast</li></ul>
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<b>Recognition</b>	<ul style="list-style-type: none"><li>• Recipient of Innovation Award from Illinois Association for Behavioral Health</li></ul>
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**Greg Hansch** • 1st  
Executive Director at NAMI Texas

Joe Feldman and Cover My Mental Health brought an incredible energy to our Conference this past weekend in El Paso. I noticed that their workshop and exhibit table were rather popular conference features. NAMI Texas has been a leading statewide voice on mental health parity and insurance coverage, so it came as no surprise that there was great interest in Cover My Mental Health. Every state and local NAMI would be well-served to check them out.

# Summary of Insurance Challenges



<b>Denials are significant</b>	<ul style="list-style-type: none"><li>• Private insurers <b>denied an estimated 15 – 22 million claims</b> for mental health and substance use disorder claims (Cover My Mental Health estimate)</li></ul>
<b>Denials are confounding</b>	<p>According to 2024 testimony of litigator Brian King to the US Department of Labor ERISA Advisory Council:</p> <ul style="list-style-type: none"><li>• “...insurers are predisposed to look for ways to validly deny claims.”</li><li>• “...it is in the financial interest of insurers to provide as little [denial] information as possible and to make what information they do provide as incomprehensible as possible.”</li><li>• “An ignorant or confused insured helps insurers carry out their activities without being accountable. An insured who does not have the tools or knowledge to challenge the insurer’s decision is likely, sooner or later, to simply give up any effort to challenge insurers with seemingly unlimited resources.”</li></ul>
<b>Appeals are extremely rare</b>	<ul style="list-style-type: none"><li>• Healthcare policy researcher KFF reported that in 2021, “HealthCare.gov <b>consumers appealed less than two-tenths of 1% of denied in-network claims</b>, and insurers upheld most (59%) denials on appeal.”</li></ul>
<b>Litigation is extremely challenging</b>	<ul style="list-style-type: none"><li>• Consequential lawsuits against insurers’ non-compliance with applicable federal and state laws are few and far between.</li><li>• The Wit v United Behavioral Health case is more than ten years’ old, and still in appeal.</li><li>• Somewhat encouragingly, the initial Wit decision has reportedly impacted United’s market conduct favorably for insureds, despite the pending appeal.</li></ul>
<b>Federal regulatory enforcement is constrained</b>	<ul style="list-style-type: none"><li>• The newly-finalized regulations for the Mental Health Parity and Addiction Equity Act of 2008 were issued in September 2024 and will be fully effective for calendar year 2026.</li><li>• The first compliance filings by insurers for calendar-year 2026 will be made in 2027.</li><li>• As such, federal enforcement consequences may be years away.</li></ul>

# Our Resources



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 say to a customer service rep</li> <li>• How to authorize support from a friend or family member</li> <li>• Request forms for your complete insurance policy and the 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</li> <li>• Guidance for filing a formal complaint (which is not an appeal)</li> <li>• For clinicians: best practices for medical necessity letters</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 clinician be made available (out-of-network, if necessary, at in-network rates)</li> <li>• 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>• Ways to access government help</li> <li>• All about appeals, including what to do before an appeal</li> <li>• How to request single case agreement (one-time exception)</li> <li>• Recipe for a successful lawsuit</li> </ul>

# Our Website's Unique Features



<p><b>Grounded in common sense</b></p>	<ul style="list-style-type: none"> <li>• Consumers expect their health insurer to provide an available network of clinicians who are relied on to determine and provide care that the insurer covers.</li> <li>• Our resources validate those expectations with guidance and documentation demonstrating that the insurer's obstacles are inconsistent with their obligations to the insured.</li> </ul>
<p><b>No legal lessons here</b></p>	<ul style="list-style-type: none"> <li>• Our support gets right to the point, with encouragement that obstacles can be overcome and resources that can be put into action today.</li> <li>• No legal background explaining that the "law is on your side." When time is of the essence, this is not helpful.</li> </ul>
<p><b>Our homepage names the obstacles, then delivers actionable resources</b></p>	<ul style="list-style-type: none"> <li>• Denied for "not medically necessary"</li> <li>• No in-network provider available</li> <li>• "What If My Insurer...?" provides insights for additional obstacles, including more challenging scenarios</li> </ul>
<p><b>Focus on actions available BEFORE a formal appeal</b></p>	<ul style="list-style-type: none"> <li>• Many available actions supported by Cover My Mental Health are not identified in health insurance policies, though these actions have potential to overcome obstacles.</li> <li>• We avoid the insurers' directions to pursue disputes solely through a formal appeal, a legal process overwhelmingly favoring insurers.</li> <li>• National advocacy sites focus on writing a better appeal... though appeals may not be the best place to start.</li> </ul>

# Our Diverse and Growing Collaborations



Our engagement with the leading organizations listed below provides three critical benefits:






1. A path to increased awareness and credibility for CMMH with patients and clinicians;
2. Stimulation of interest among their peers and additional collaborators to further extend our reach; and
3. Potential feedback to improve and expand our offerings to effectively support patients and clinicians

	Selected Collaborators	
Provider advocacy groups	<ul style="list-style-type: none"> <li>• Psychotherapy Action Network (PsiAN)</li> <li>• Illinois Association of Behavioral Health</li> <li>• American Brain Coalition</li> </ul>	
Psychiatric and mental health care clinical organizations	<ul style="list-style-type: none"> <li>• Austen Riggs Center</li> <li>• Compass Health Center</li> <li>• Silver Hill Hospital</li> <li>• Lindner Center of HOPE</li> </ul>	<ul style="list-style-type: none"> <li>• SunCloud Health</li> <li>• Northwestern Medicine</li> <li>• Ascension Health</li> </ul>
National patient advocacy organizations	<ul style="list-style-type: none"> <li>• NAMI</li> <li>• Mental Health America</li> </ul>	<ul style="list-style-type: none"> <li>• National Council for Mental Wellbeing</li> <li>• Stop the Stigma</li> </ul>
Community-based advocacy	<ul style="list-style-type: none"> <li>• MHA affiliates (e.g., New York)</li> <li>• NAMI affiliates (e.g., Maryland, Illinois, Texas, Ohio)</li> </ul>	
Support groups (e.g., parent, disease/condition)	<ul style="list-style-type: none"> <li>• Other Parents Like Me</li> <li>• Schizophrenia and Psychosis Action Alliance</li> </ul>	<ul style="list-style-type: none"> <li>• National Education Alliance for Borderline Personality Disorder</li> <li>• United State of Care</li> </ul>
Academic	<ul style="list-style-type: none"> <li>• The Chicago School</li> </ul>	
Advisory expertise	<ul style="list-style-type: none"> <li>• Litigation</li> <li>• Appeals</li> <li>• Federal, state regulation</li> </ul>	<ul style="list-style-type: none"> <li>• Clinical</li> <li>• Health insurance operations</li> </ul>



# In the News and More



<p><b>Philadelphia Action News</b></p>	<p>6ABC anchor Nydia Han introduces Cover My Mental Health for overcoming insurer obstacles</p>	 <p><a href="#">watch</a></p>
<p><b>ProPublica</b></p>	<p>“Struggling to Find an In-Network Mental Health Provider? Here’s What You Can Do.” – featuring Cover My Mental Health’s worksheet to document a failed search for a network clinician</p>	 <p><a href="#">download</a></p>
<p><b>Psychology Today</b></p>	<p>“Getting Insurance to Cover Mental Health” How to push back when insurers deny claims for mental health coverage. Featured interview with Dr. Grant Brenner</p>	 <p><a href="#">download</a></p>
<p><b>The Story of Cover My Mental Health</b></p>	<p>Founder and President Joe Feldman shares Cover My Mental Health’s origin story and goals</p>	 <p><a href="#">watch</a></p>
<p><b>Journal of Psychiatric Practice</b></p>	<p>“Providing a Routine Medical Necessity Letter to Improve Access to Care for Our Patients”; CMMH President Joe Feldman lead author</p>	 <p><a href="#">download</a></p>

# Our Goals for Improving Access to Care



## Vision

- Enhanced access to care and insurance coverage for mental health and substance use disorders
- Clinicians and patients confident to use our resources and not take insurer's "no" for an answer
- Broad distribution of CMMH resources
- Legal protections for access to care are effectively "enforced" by empowered patients, their families, and clinicians

## Expanded Potential Scope for CMMH

- Additional clinician-specific support vis-à-vis insurer obstacles
- Additional "condition-specific" support, e.g., eating disorders, substance use, autism
- Collaboration with advocacy groups offering case management support leveraging our resources
- Beyond private insurance... Medicaid, Medicare, uninsured





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