

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

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

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

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[Cover My Mental Health](#)

COVER my MENTAL HEALTH

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).

Presentation/workshop/webinar overview: Overcoming Barriers to Insurance Coverage



<p>Potential audiences</p>	<ul style="list-style-type: none"> • Mental health advocacy groups (e.g., NAMI affiliates, Mental Health America affiliates) • Community/parent support groups • Clinicians (e.g., hospital psychiatry departments, psychiatric specialty facilities) • Disease/condition advocacy organizations
<p>Presentation Summary</p>	<p>Individuals encountering insurance obstacles and denials rarely push back. Clinicians are also conditioned to accept "no" for an answer when it comes to private insurance coverage for mental health and substance use disorder care.</p> <p>Cover My Mental Health is a not-for-profit providing individuals with no-cost, actionable tools toward overcoming insurance obstacles to mental health and substance use (MH/SUD) care.</p> <p>The presentation will introduce those tools and encourage patients and clinicians that insurance obstacles can be overcome.</p>
<p>Learning Objectives</p>	<ul style="list-style-type: none"> (a) potential actions to push back against insurance company obstacles that are <i>not revealed</i> in insurance policies and may provide more timely results than formal insurance appeals. (b) the important support available from friends or family members, from employers, and from government towards overcoming insurance obstacles, and (c) how the resources of Cover My Mental Health can bring immediate value to the efforts of patients, their families, clinicians, and community-based advocates working to improve access to care.
<p>Potential for Continuing Education (CE) Accreditation</p>	<p>Our presentations have been accredited for Continuing Education (CE) credits, including those hosted by:</p> <ul style="list-style-type: none"> • The Chicago School • NAMI Maryland • Lindner Center of HOPE • University of Cincinnati • National Council for Mental Wellbeing.

DROP-IN CONTENT FOR INSURER OBSTACLES TO MENTAL HEALTH CARE



Cover My Mental Health helps patients, their families, and clinicians to overcome insurance obstacles to care for mental health and substance use disorders.

contenthub

WHAT

CONTENT HUB

Content Hub by CMMH is a collaborative content-sharing program that delivers up-to-date guidance, information, and resources to even the playing field with insurers. **Content Hub** lets you easily add valuable articles and content to your existing newsletters, blogs, websites, or other communications.

WHY

COVERAGE FOR CARE MATTERS

No one should take “no” for an answer when facing no in-network providers, denials for “not medically necessary,” or other obstacles.

Content Hub saves you time by providing no-cost content you can share with your readers, including useful, actionable steps they can take toward overcoming insurance obstacles for care.

WHEN

REGULAR ACCESS TO FRESH CONTENT

Content Hub delivers articles twice a month and offers a bank of content on CoverMyMentalHealth.org for inclusion in your ongoing communications. Topics may include:

- Featured resources and assistance found at CMMH
- Video tips for overcoming insurance obstacles
- Input and insight for clinician support
- Focused content around timely topics like Mental Health Awareness Month
- Success stories, testimonials, and more

Articles are available now at no cost, with a word-length of about 250 words.

HOW

BECOME A PARTICIPANT

Connect with President Joe Feldman at contact@covermymentalhealth.com



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](#)

Contact info

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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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