

CoverMyMentalHealth.org provides no-cost resources to individuals and families facing insurance barriers to their mental health care, so patients don't have to take no for an answer.

OPTION 1 TAKE ACTION WHEN THERE ARE NO IN-NETWORK PROVIDERS

A common obstacle to mental health coverage is the lack of an in-network provider available in a timely manner, nearby, and with the required competency. Here are tools to document and request a clinician be made available.

- [Guidance for talking with an insurer when finding no in-network providers](#)
- [Worksheet to document your search for an in-network provider](#) [download]
- [Request for in-network coverage of an out-of-network clinician](#) [download]

OPTION 2 RESPOND TO A DENIED CLAIM

If your claim is denied as “not medically necessary,” here are steps to document your clinician’s expertise regarding the appropriate clinical plan.

- [Medical necessity letters - how this resource supports your access to care](#)
- [Medical necessity letter template](#) (provided by a clinician on patient request) [download]
- [Cover letter template to submit a medical necessity letter](#) [download]
- [Article on medical necessity letters to share with your clinician](#)

OPTION 3 PERSIST EVEN IF INITIAL EFFORTS FAIL

If at first you don't succeed, CoverMyMentalHealth.org offers this additional guidance:

- [Guidance for filing a formal insurer complaint](#) (NOTE: This is NOT an appeal)
- [Potential government or employer help](#)
- [Guidance for filing a regulator complaint](#)
- [Appeals and what to do beforehand](#), including requesting a single case agreement

+ ENCOURAGING TIPS WHEN DEALING WITH AN INSURER

- [Tips for calls with insurance company reps, authorizing friends/family to help, and more](#)
- [Leaving clinical questions to the clinicians \(a video tip\)](#)
- [Letters to request your complete insurance policy](#) [download]

Remember, patients are the best advocates for their own insurance coverage and need not feel isolated or alone. Clinicians, family, and friends can also be active advocates for mental health care coverage. Cover My Mental Health is a place to get started, find encouragement, and keep going.