

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

“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

