

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.
- Our resources are immediately actionable.
- Many steps are available and appropriate to take 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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Examples of Featuring Cover My Mental Health as a Website Resource




Selected Cover My Mental Health resources to offer as links:

- Home page – www.covermymentalhealth.org
- [Quick Guide for Patients](#) – one-page featuring important Cover My Mental Health Resources
- [Video overview](#) of Cover My Mental Health Resources


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.

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



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

[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...



Supporting self-advocacy for insurance coverage



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](#) 

Collaboration Opportunities



Option #1: We have content already created that we can post as co-authors



We have a library of videos recorded, covering a variety of topics, such as:

- addressing common questions about insurance obstacles to mental health care,
- providing information about our resources, and
- spreading encouragement that folks don't have to take 'no' for an answer from insurers.

These are ready to post and can be posted as co-authors!

Option #2: We have co-branding templates ready! Simply add your logo!

Example Design #1



Example Design #2



Option #3: We welcome custom collabs

We welcome the opportunity to partner with custom collabs and original designs together – whether with video or graphics, let us know how we can best support you and your online community!

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 clinicians](#)
- [Worksheet to document your search for an in-network clinician](#) [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.



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 or Grand Rounds

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.



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?

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

Helpful Links

- www.covermymentalhealth.org
- [NBC Daily interview by Kate Snow](#)
- [Denied, But Not Defeated \(hosted by National Council for Mental Wellbeing\)](#)
- [Feature on 6ABC Action News in Philadelphia](#)
- [ProPublica article on ghost networks](#)
- [Interview in Psychology Today](#)

Thanks to our strategic partners





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