

CoverMyMentalHealth.org supports clinicians with no-cost, immediately actionable resources to advocate for their patients facing insurance barriers to mental health care. Your patients don't have to take no for an answer.

Here's a [short video](#) overview of our resources supporting clinicians.

1

MEDICAL NECESSITY LETTERS RESPOND TO OR ANTICIPATE A DENIED CLAIM

If your patient's claim is denied as "not medically necessary," here are steps to document your clinical assessment, the medically necessary treatment, and your expertise in determining the appropriate clinical plan.

- [Guidance for clinicians on use and impact of medical necessity letters](#)
- [Medical necessity letter template](#) (provided by you to insurer) [\[download\]](#)
- [Best practices for medical necessity letters](#) [\[download\]](#)
- [Journal of Psychiatric Practice article on value of medical necessity letters](#)

2

PEER-TO-PEER REVIEWS – GUIDANCE FOR IMPROVED PATIENT ADVOCACY

Clinicians treating patients with mental health and/or substance use disorders may encounter required discussions with health insurer peers for a variety of reasons related to ongoing patient care. The resources below support preparation and patient advocacy during peer-to-peer reviews:

- [One-page summary of guidance for peer-to-peer reviews](#) [\[download\]](#)
- [Complete guidance for peer-to-peer reviews](#) [\[download\]](#)
- [Worksheet to document peer-to-peer reviews](#) [\[download\]](#)

3

FILING A FORMAL INSURER COMPLAINT – ANOTHER ACTION FOR ADVOCACY

When the above steps fail in removing insurance obstacles, consider filing a formal complaint. A formal insurer complaint is not an appeal. It can be initiated by a clinician or a patient by phone and then followed up in writing.

- [Guidance and instructions for filing a formal insurer complaint](#) (NOTE: This is NOT an appeal)

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SUPPORT YOUR PATIENTS

- [Remind patients they can sign a form authorizing support from a friend or family member](#)
- [Provide the Patient's Quick Guide to no-cost resources of Cover My Mental Health](#) [\[download\]](#)
- [Add Cover My Mental Health as a resource on your website or patient portal](#) [\[download\]](#)

Remember, an estimated 15–22 million mental health and substance use disorder insurance claims are denied each year by private insurers.

CoverMyMentalHealth.org is a place where clinicians and patients can get started, find encouragement, and access helpful resources.

