

Tips for Overcoming Common Insurance Barriers to Delivering Mental Health and Addiction Care!



Are you a mental health (MH) or substance use disorder (SUD) provider? If so, you have probably encountered many insurance-related barriers to delivering healthcare.

Below are just a few examples of these barriers along with tips on how MH and SUD providers can overcome them.

“My patient’s health insurer refuses to pay for SUD care that she urgently needs. How can I help her?”

Get Involved! You can directly appeal the insurer’s denial or write a letter of support for your patient to submit with her appeal. Health insurers deny MH and SUD care for many reasons, but the federal parity law makes it illegal for most health insurers to deny MH and SUD claims by using more demanding medical necessity criteria for these claims than for comparable medical/surgical service claims. If you think your patient’s insurer may be violating the federal parity law, file a complaint. You can learn more about the parity law [here](#) or contact [CHAMP](#) for assistance.

“I want to go in-network with a health insurance company, but I’m being asked to provide irrelevant information like my staff’s social security numbers. What can I do?”

Push back! The federal parity law prohibits most health insurers from applying more stringent and more demanding network admission requirements to MH and SUD providers than to providers of medical and surgical care. If you think that a health insurer might be requiring information of you that it does not require of medical/surgical providers or otherwise making it more difficult for you to join its network, you may be able to file a parity complaint.

“This insurer refuses to raise their reimbursement rates, and now our MH facility is on the brink of closing! What can we do?”

Research & Advocate! Join a provider association if you have not already. Through membership you can learn how to advocate for better reimbursement rates. And if possible, research the insurer’s reimbursement rates for providers of comparable services for medical conditions. If you identify reimbursement disparities, the insurer may be violating federal laws, including the parity law, so it is crucial that you file a complaint to alert regulators.

Helpful Resources:

Use these links to learn more about filing parity complaints involving the following common insurance types:

- [Medicaid Managed Care](#)
- [Self-Insured Plans](#)
- [Fully Insured Plans](#)

Ask your patients to review their health insurance cards if they are not sure what type of insurance they have. Generally, cards for fully-insured plans are labelled as such in New York.

If you need any help understanding insurance rights or filing appeals and complaints, contact the CHAMP Helpline at 888-614-5400.