

# Know Your Health Insurance Rights

## Mental Health and Substance Use Disorder Treatment

### Mental health and substance use disorder care is a critical part of health care

The Mental Health Parity and Addiction Equity Act of 2008 is a federal law that protects mental health and substance use disorder treatment offered within many health plans. This law and Minnesota state laws require that these benefits are generally treated equivalently with physical health benefits. Here are examples of benefits that should generally be comparable to those of physical health (such as medical and surgical benefits):



- ▷ Copayments
- ▷ Deductibles
- ▷ Visit limitations
- ▷ Prior authorizations
- ▷ Proof of medical necessity
- ▷ Pharmacy benefits
- ▷ Choice of care providers

### Rights to information

- ▷ Your health plan must provide information on the mental health and substance use disorder benefits it offers. You can request this information from your health plan, including the criteria it uses to determine if a service is medically necessary.
- ▷ If your plan denies payment or authorization for mental health or substance use disorder services, it must give you a written explanation for the denial, information on how to appeal the decision, and provide more information upon your request.

### Complaints and appeals

- ▷ If your health plan denies coverage for treatment, you can appeal it. First, contact your health plan and ask for more information on why the claim was denied. You can ask your health plan to review its decision and reconsider. See the back of your insurance card for insurance plan contact information.
- ▷ If your appeal is denied, most health plans must provide a process that allows you to request an independent, external review of the denial.
- ▷ File complaints online at: [www.mn.gov/commerce/consumers/file-a-complaint](http://www.mn.gov/commerce/consumers/file-a-complaint) or
- ▷ Mail written complaints to: Minnesota Department of Commerce, Attention: Consumer Services Center, 85 7th Place East, Suite 280, Saint Paul, MN 55101



## Additional Resources

- ▷ In Minnesota, if you think mental health or substance use disorder insurance benefits are being administered in violation of the law, contact the Minnesota Department of Commerce. Call 651-539-1600 (or 800-657-3602, Greater MN-only), email [consumer.protection@state.mn.us](mailto:consumer.protection@state.mn.us), file a complaint at <https://mn.gov/commerce/consumers/file-a-complaint> or see the Minnesota Department of Commerce website at: [www.mn.gov/commerce/consumers](http://www.mn.gov/commerce/consumers)
- ▷ For information on the Mental Health Parity and Addiction Equity Act, go to the U.S. Department of Labor (DOL) Mental Health Parity website: [www.dol.gov/ebsa/mentalhealthparity](http://www.dol.gov/ebsa/mentalhealthparity), call toll-free at: 1-866-444-3272 to speak to a DOL benefits adviser or submit a complaint at: <https://www.askebsa.dol.gov/WebIntake/Home.aspx>
- ▷ Go to the Substance Abuse and Mental Health Services Administration (SAMHSA) website at <https://www.samhsa.gov/health-financing/implementation-mental-health-parity-addiction-equity-act> or go to the Centers for Medicare & Medicaid Services (CMS) website at [www.medicare.gov/medicaid/benefits/bhs/index.html](http://www.medicare.gov/medicaid/benefits/bhs/index.html)

## Crisis/Emergency Care

The National Suicide Prevention Lifeline provides immediate assistance and connects callers to the nearest available suicide prevention and mental health provider at 1-800-273-8255.

Call 911 in an emergency or please check the back of your insurance card for phone numbers and directions.

Every county in Minnesota has a mental health crisis line. For a complete list, visit [www.mn.gov/dhs/mental-health-help](http://www.mn.gov/dhs/mental-health-help)

## Other Care Resources

Check the back of your insurance card, your health plan's website, your care provider's website, your health insurance benefits description and, if you are covered by an employer-offered health plan, your employer's website.

Call the Substance Abuse and Mental Health Services Administration Helpline at 1-800-662-4357.

Go to: [www.mn.gov/dhs/adult-mental-health](http://www.mn.gov/dhs/adult-mental-health) or [www.mn.gov/dhs/childrens-mental-health](http://www.mn.gov/dhs/childrens-mental-health)