Having difficulty accessing your coverage for mental health treatment?

Whether you have a general question, or want to file a complaint, you can get help at Consumer Services online at www.insurance.pa.gov/complaint, by email at ra-in-consumer@pa.gov, or contact us toll-free at 1-877-881-6388. Share the answers you get from your health insurer, along with your health insurance policy, with the Pennsylvania Insurance Department.

Does Your Health Plan Cover Mental Health Services and Treatment?

Most health insurers in Pennsylvania provide some coverage for the treatment of mental health conditions. In addition, many health insurers that provide coverage of mental health conditions are required to provide coverage and administration of mental health treatment in ways that are comparable to other medical services.

Do You Need Coverage for a Mental Health Condition?

Call/contact your health insurer and ask the following questions. Please be sure to write down all responses:

- What coverage is available under my policy to treat mental health conditions?

Under most insurance policies that provide coverage for mental health conditions, your insurance company cannot impose less favorable benefit limitations on mental health benefits than on physical health benefits. It may be difficult to know if your health insurance company is following the law, so look for these red flags:

- Do you have a higher co-pay for mental health benefits versus physical health benefits?
  Yes_____ No_____

- Do you have limits on how many times you can see a mental health provider but no limits or different limits for physical health providers? Yes_____ No_____

- Do you have to ask your insurance company for permission (called prior authorization) to access mental health services, but that isn't required for physical health services?
  Yes_____ No_____

- May you see an out-of-network doctor for physical but not mental health visits?
  Yes_____ No_____

- Does your insurance company require you try outpatient mental health services before it will pay for inpatient mental health services?
  Yes_____ No_____

These aren't the only warning signs for possible violations of the law, but these are red flags you can look for.

www.insurance.pa.gov/parity

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