Don't Be Denied

Your Right to Mental Health and Addiction Treatment

What Is the Mental Health Parity and Addiction Equity Act (MHPAEA)?

Also known as the **FEDERAL PARITY LAW,** passed on October 3, 2008.

Requires most insurers to cover **illnesses of the brain,** such as depression or addiction, no more restrictively than illnesses of the body, such as diabetes and cancer.

Where Are We Now?

It's been 10 years since MHPAEA was signed into law, but insurance companies continue to use old tricks to deny coverage or limit treatment options. Common violations of the Federal Parity Law include:

Separate deductibles or higher copays for behavioral health services

Limits on how many days a patient can stay in a treatment facility or how many times they can see a behavioral health provider

Narrow networks of behavioral health providers

Higher costs for prescription medication for behavioral health treatment

Requirements for prior authorization before starting and/or continuing treatment

How Do These Violations Affect Families?

Coverage denials or inadequate treatment can result in:

People trying to navigate a confusing insurance system while in the middle of a personal crisis;

Family members sacrificing retirement or college savings, or declaring bankruptcy, to pay for treatment their insurance plan won't cover; and

People ultimately dying from overdoses or suicides due to lack of treatment.

What Can You Do Now?

Hold insurance companies accountable. Learn to file an appeal with your health plan. Register a complaint against your health plan so we can hold insurers accountable. Visit **DontDenyMe.org** to get started.

"**We must break the silence and bring transparency to a system that oppresses those with mental health and substance use disorders.**" —Former Congressman Patrick J. Kennedy

Mental health and addiction treatment is covered by most health plans – it's the law. If you think you're being denied coverage, stop your insurance company from stopping you.

www.DontDenyMe.org