

You Have a Right to Equal Insurance Coverage of Mental Health and Addiction Treatment

**DON'T
DENY
ME**

www.DontDenyMe.org

Parity: It's the Law

The Mental Health Parity and Addiction Equity Act of 2008, also known as the Federal Parity Law, 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 or cancer.

Unfortunately, many insurers still deny or limit treatment coverage due to a lack of enforcement of the law.


As a result, families often struggle to pay for the treatment that their health plan won't cover.

And far too often, people are forced to give up.


**Don't
deny me...**



the chance to face my addiction head on



the ability to manage my anxiety



evidence-based treatment for my child's eating disorder



a life beyond my mental health condition



the opportunity to learn better coping skills

What Can You Do?

Most people don't realize that a violation of the Federal Parity Law has occurred. If you know what to watch for, you'll be better equipped to assert your rights.

Pay special attention to whether your health plan makes it harder to access mental health or addiction treatment than it does to access treatment for physical health problems. Does your plan...

- *Place limits on how long and/or how often you or a loved one can receive mental health or addiction treatment?*
- *Provide insufficient networks of mental health or addiction treatment providers?*
- *Require "prior authorization" before starting and/or continuing mental health or addiction treatment?*

Visit www.DontDenyMe.org to learn more about common parity violations.

Take Action

If you think your parity rights have been violated, there are two things you can do right now to hold your insurance company accountable.

1. File an appeal with your health plan.
2. Register a complaint against your health plan.

Visit www.DontDenyMe.org to learn more and get started.

No one chooses to have a mental health or substance use disorder. Don't tolerate discrimination. Recovery from mental health and addiction is possible with treatment. By speaking up, you will help to break down the barriers to care.