

Hold Insurance Companies Accountable When They Break Parity Laws

It is against the law for a health insurance plan to make it harder for you to access mental health services or addiction treatment than other types of health care. But it still happens all of the time.

You can help hold health plans accountable. Register a complaint. Government agencies that enforce insurance laws need complaints from Texas consumers and health care providers to help them find and fix practices that break the law.

You can easily file a complaint in about 10 minutes. Here's how.

STEP 1: Write your complaint

Here's some sample text that you can use or adapt to fit your needs.

I believe my health plan may be violating the federal Mental Health Parity and Addiction Equity Act and/or the Texas mental health parity law (*Texas Insurance Code Ch. 1355, Subchapter F*). Parity laws require health plans that offer mental health and substance use disorder benefits to cover them in the same manner as medical and surgical benefits, without additional limits or barriers.

I believe my health plan has broken parity laws by:

**Include any options below that apply to your case, and add additional detail to explain.*

- *Not having any in-network mental health or substance use disorder providers in my area who are accepting new patients, or can see me in a reasonable amount of time;*
- *Requiring more frequent prior or continuing authorization for mental health or substance use disorder treatment than they require for other medical care;*
- *Covering only a limited number of days of inpatient/residential treatment per year or a limited number of visits to my provider;*
- *Requiring a higher copay for prescription medicines or services for mental health or addiction disorders than for other medications or services;*
- *Requiring me to try a lower level of care or a less expensive medication first before approving my recommended care;*
- *Refusing to cover needed care because I did not complete an earlier course of treatment;*
- *Refusing to cover needed care because the plan says I'm not improving on current treatment.*

I respectfully request that you investigate this matter as soon as possible. If you need additional information, you can reach me at [INSERT YOUR CONTACT INFORMATION].

Include these documents with your complaint:

- Copy of your insurance ID card
- Denial letter from your insurer, if you got one
- Explanation of benefits letter from your insurer, if you got one

ONLINE VERSION AVAILABLE:
bit.ly/parity-cppp

STEP 2: Send your complaint

Many different agencies are responsible for enforcing parity laws. Which agency you complain to will depend on what type of insurance you have. Find the correct agency’s website and/or phone number for your complaint below. Follow instructions from the correct website/phone number to submit your complaint.

If your insurance ID card has “TDI” or “DOI” written on it: Texas Department of Insurance

- Website: <https://www.tdi.texas.gov/consumer/file-health-cmplnt.html>
- ConsumerProtection@tdi.texas.gov or 1-800-252-3439

For Texas Medicaid and CHIP: Texas Health and Human Services Commission

- Website: <https://hhs.texas.gov/about-hhs/your-rights/office-ombudsman/hhs-ombudsman-behavioral-health-help>
- 1-800-252-8154

For plans offered by large, private employers: U.S. Department of Labor

- Website: <https://www.askebsa.dol.gov/WebIntake/Home.aspx>
- 1-866-444-3272

Federal, state, or local governmental employees; Medicare; TRICARE; or VA

- Find complaint information at <https://www.hhs.gov/programs/topic-sites/mental-health-parity/mental-health-and-addiction-insurance-help/index.html>

I need help!

Dealing with insurance problems can be hard. Help is available. The Texas Ombudsman for Behavioral Health can help Texans make a parity complaint: 1-800-252-8154 or <https://hhs.texas.gov/about-hhs/your-rights/office-ombudsman/hhs-ombudsman-behavioral-health-help>

Providers, advocates, and family can lend a hand.

We can all pitch in to end insurance coverage that discriminates against people with mental health and substance use disorder needs. Health care providers, advocates, and family members can generally register a complaint on behalf of another person, as long as the person authorizes you to do so. Look or ask for instructions to submit a complaint as an authorized representative on behalf of another person.