



Maryland  
INSURANCE ADMINISTRATION

# CONSUMER ADVISORY

## COVERAGE FOR MENTAL HEALTH AND SUBSTANCE USE

Mental health and substance use affect Marylanders from all walks of life. Mental health and substance use are common and often serious, but many people do recover with access to proper healthcare. You should treat your mental health as seriously as you treat your physical health. If you need help, but don't know where to find it, this advisory may help you.

### Insurance

Your health insurance may cover all or part of the cost of your mental health services, depending upon the type of care you need and the terms of your policy. **Maryland law requires health benefit plans issued in Maryland to cover mental health services, but you may have coverage through a plan that is not subject to Maryland law.**

- If you have private insurance, you should check your policy for your benefits. You should have a policy, certificate of coverage, or summary plan document that describes your health plan's benefits. If you cannot find your documents or have questions about your benefits, you can also call the member services number on the back of your card. There may be a separate number for mental health services.

Use the interactive tool to learn how to understand your insurance card:

INSURANCE COMPANY	
PLAN TYPE: Titanium PPO Plan	MEMBER NAME: John Doe
EFFECTIVE DATE: 01/01/2020	MEMBER NUMBER: XXX-XX-XXXX
	GROUP NUMBER: XXXXX-XX
Prescription Group # XXXX	PCP: Robin Jones, MD
Prescription Co-Pay	POP CO-PAY: \$15.00
\$15.00 GENERIC	SPECIALIST CO-PAY: \$25.00
\$20.00 NAME BRAND	EMERGENCY ROOM CO-PAY: \$75.00
	MEMBER SERVICES: 800-XXX-XXXX



WWW.MYPLAN.COM	
MEMBER SERVICES: 800-XXX-XXXX	
NURSE ADVISE LINE 24/7: 888-XXX-XXXX	
TELEHEALTH SERVICES: 888-XXX-XXXX	
Send claims to:	
My Plan, INC.	
P.O. Box XXXX	
City, State XXXXX	



<https://content.naic.org/consumer/health-insurance/understand-your-insurance-card.htm>

CONTINUED →

## CONTINUED

---

### Finding a provider

Your primary care provider may be able to help by assessing your symptoms, and if appropriate, refer you to a mental health care professional. And remember, any conversation you have with your primary care provider is confidential. In some cases, you may be referred to a mental health provider who determines the most appropriate type of care and refers you to another provider.

To find an in-network provider, you can use your carrier's provider directory. Most health plans have online provider directories, but you can also call the carrier's member services department to request the names of providers. If you use the online directory, be sure to use the correct plan name to find the correct network; your card should have your health plan name. After you locate a name, it is a good idea to call the provider's office and the health plan to confirm that the provider is still participating and accepting new patients. Since not all providers at a location may be participating ("in-network"), you should ask about the specific provider you plan to see.

Sometimes, you may not be able to get the health care that you need from a mental health or substance use disorder specialist who is in your insurance company's network. The in-network specialist may be unreasonably far away, or might not have an appointment for an unreasonably long time, or may not be able to treat your condition. When that happens, and you have to go to a specialist that is out-of-network, your insurance company may have to cover the out-of-network specialist the same as they would an in-network specialist.

Beginning on January 1, 2023, if you are approved to see an out-of-network specialist for mental health or substance use disorder services, your health plan must pay the costs of the out-of-network specialist's services other than your cost-sharing amount (deductible, copay, coinsurance), which you must pay. Your health plan must ensure that the approved out-of-network services cost you no more than you would have paid if you received the services from a provider on the plan's provider panel. This means there will be no balance bill.

Your health insurance company has to have a process that you can use to find out how to get in-network coverage for care by an out-of-network specialist. And when you make your request, they have to respond quickly. You can contact your health plan using the number on the back of your card, or use the link: <https://bit.ly/miaccp> to find out the process to use for your insurance company.

CONTINUED →

## CONTINUED

---

### What if I need help urgently?

Call your mental health provider or your primary care provider and ask for an urgent appointment. You can also ask your primary care provider for names of mental health providers, and if your insurance requires it, a referral. You may also find these phone numbers useful:

You should always call 9-1-1 in life threatening emergencies.

Crisis hotlines are available to help people work their way through difficult times and towards safety and can also assist in finding a local provider:

- 988 Suicide & Crisis Lifeline: 9-8-8
  - press 1 for the Veterans Crisis Line
  - press 2 for Spanish
  - press 3 for LGBTQ+ support
  - Text 988 (English and Spanish)
  - Chat online: 988Lifeline.org
  - Learn more: 988.maryland.gov
- Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline: 1-800-662-HELP (4357) or send your zip code via text message: 435748 (HELP4U)
- National Hopeline Network, Suicide & Crisis Hotline 1-800-442-HOPE(4673)
- National Suicide Prevention Lifeline: 1-800-273-TALK (8255)



### What if I have a problem with my health plan?

The Maryland Insurance Administration has more detailed information about health insurance and coverage for mental health services available on its website at <https://insurance.maryland.gov/Consumer/Pages/HealthCoverage.aspx> or you can contact us at 800-492-6116 or 410-468-2000.

Have you been denied insurance coverage for medically necessary care or emergency appeals? You have the right to appeal denial decisions. Call our 24/7 Hotline at 1-800-492-6116 or visit our website for more information:

<https://insurance.maryland.gov/Consumer/Pages/AppealsAndGrievances.aspx>



**MEDICAL NECESSITY &  
EMERGENCY APPEALS**  
**1-800-492-6116**

CONTINUED



 [hcat.mia@maryland.gov](mailto:hcat.mia@maryland.gov)  
 410-468-2442  
 <https://qrco.de/hcat>

## Do you have health coverage questions?

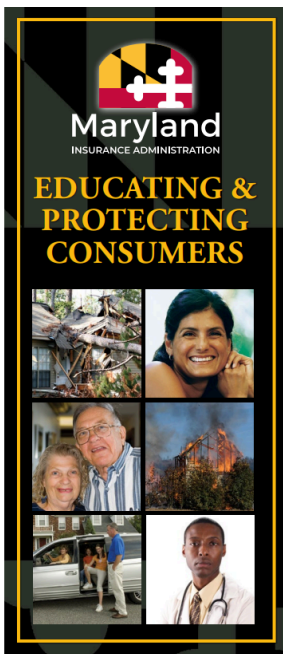
The Maryland Insurance Administration has a Health Coverage Assistance Team (H-CAT) to assist consumers. If you have questions or concerns about health coverage for you or your loved ones, the H-CAT staff is here for you.

### The Health Coverage Assistance Team (H-CAT) can help you:

- Get answers to your health insurance questions.
- Address health insurance problems or concerns.
- File a complaint about your health insurance issue or concern.
- Connect you to resources.



## ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

### Contact the Maryland Insurance Administration at:

**200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202**

410-468-2000 | 800-492-6116 | 800-735-2258 TTY



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>



This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information. This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner. All publications issued by the MIA are available free of charge on the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information must remain clearly visible, and no other name, including that of the insurer or insurance producer reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA. People with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Chief, Communications and Public Engagement at the following address: Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202.