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Health Care Hotline
1-877-305-5145

GETTING HELP WITH MENTAL HEALTH AND SUBSTANCE USE DISORDER CLAIM DENIALS

Mental health and substance use disorder (MH/SUD) insurance coverage is a complicated issue, which is impacted by federal and state law. Both federal and state law require most health insurance plans to cover MH/SUD health care on an equal basis with other types of medical care. This is known as “parity.”

Parity means that coverage for MH/SUD must be no more restrictive than coverage for medical and surgical coverage in four key areas:

- Annual and lifetime dollar limits
- Financial requirements (deductibles, copayments, co-insurance and out-of-pocket expenses)
- Quantitative treatment limitations (limits on the frequency of treatment, number of days, visits etc.)
- Non-quantitative treatment limitations (utilization review, provider network participation standards, out-of-network reimbursement amounts and “fail first” requirements)

WATCH FOR SIGNS OF POSSIBLE PARITY VIOLATIONS

Look for differences between how your health plan treats MH/SUD and other types of medical care. Differences may indicate possible parity violations. Pay particular attention to:

- Higher copayments
- Separate deductibles
- Exclusion of coverage for services such as residential treatment
- Different preauthorization requirements
- “Fail first” requirements

PROTECT YOUR RIGHTS

If your health insurance plan denies your MH/SUD benefit claim, take the following steps:

- Check the denial letter for accuracy and inform the plan of any mistakes
- Appeal the coverage denial in writing
- Ask your health care provider to submit a letter of medical necessity to your insurer that shows you meet the relevant health plan criteria for medical necessity

CONTACT THE ILLINOIS ATTORNEY GENERAL’S HEALTH CARE BUREAU

If you believe your MH/SUD benefits were wrongly denied or your health care plan is violating federal and state parity laws, file a complaint with the Attorney General’s Health Care Bureau.

The Attorney General’s Health Care Bureau helps consumers by:

- Challenging erroneous health plan decisions
- Correcting health plan or provider errors
- Recovering unfair out-of-pocket expenses

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<https://illinoisattorneygeneral.gov/Consumer-Protection/Health-Care/>