

# Campaign Fact Sheet



## What is the “Don’t Deny Me” campaign?

“Don’t Deny Me” is a national campaign designed to spark a consumer-driven movement that pressures elected officials, insurance commissioners, and attorneys general to enforce parity laws and ensure equal access to mental health and addiction treatment services.

## What is parity?

The Mental Health Parity and Addiction Equity Act, also known as the Federal Parity Law, requires 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.** It has been 10 years since the law was passed, yet insurers continue to deny coverage or limit treatment options for those with mental health or addiction challenges.

## What should you know about your rights to mental health and addiction treatment services?

You need to know two things:

- ▶ By law, most health plans must cover mental health and addiction treatment services.
- ▶ If you think you are being denied coverage illegally, you can take steps to hold your health plan accountable.

## How does a lack of coverage affect consumers?

Parity is a human rights issue—it is not OK to discriminate against those with mental health and addiction challenges. Coverage denials or inadequate treatment can result in:

- ▶ People trying to navigate a confusing insurance system 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, but should, cover; and
- ▶ People ultimately dying from overdoses or suicides due to lack of treatment.

## What are some common violations of the Federal Parity Law?

Violations can take many forms, including:

- ▶ Separate deductibles or higher co-pays for behavioral health services;

- ▶ Limits on how many days patients 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 to try less expensive treatments before pursuing treatment suggested by a doctor;
- ▶ Denials for behavioral health treatment outside of a patient's state or region; and
- ▶ Requirements for prior authorization before starting and/or continuing treatment.

## How can you hold your insurance company accountable?

You can file an appeal through your health plan and register a complaint against your insurance company. [DontDenyMe.org](http://DontDenyMe.org) connects consumers with resources to do both.

## Why was the “Don’t Deny Me” campaign created?

“Don’t Deny Me” was created to empower consumers like you to speak up about wrongful denials of care and bring transparency to a system that oppresses those with mental health and substance use disorders. As more consumers learn to file appeals and register complaints against insurers, pressure will mount among policymakers to enforce compliance with state and federal parity laws. The campaign also will empower providers of mental health services to guide patients toward resources for filing appeals and registering complaints.

## Where can consumers and providers find more information about the campaign?

For more information about the “Don’t Deny Me” campaign and how you can take action, as well as images and messages to share on social media, visit [DontDenyMe.org](http://DontDenyMe.org). Join the social media conversation using hashtag #DontDenyMe.