

Know Your Rights

Mental health and substance use care is health care.

Are you afraid your health insurance won't cover mental health or substance use care? Or that it will cost too much money?



Know your rights!

Federal and state laws require health insurance carriers to cover mental health and substance use (MH/SU) care in the same way they do for physical health conditions.

This is called parity. It means that access to behavioral health services should be similar to/no more difficult to access than physical health services.



What violates parity?

When access to MH/SU services is more restrictive than other medical services, this could be a parity violation. Parity is supposed to reflect sameness.

When comparing MH/SU care to other medical care, look for differences.

- Separate deductibles
- Higher copays
- More restrictive time limits on treatment
- Different coinsurance requirements
- Higher prescription costs
- Different residential treatment or partial hospitalization coverage
- Time delay for care
- Different authorization requirements prior to care or for continuation of care
- Different geographical limitations
- Provider availability within a reasonable distance
- Resistance to covering doctor recommended treatment

What if I suspect my parity rights are being violated?

If you suspect a violation, there are organizations that can help you:

IF YOU HAVE PRIVATE INSURANCE
Contact Colorado Division of Insurance
☎ 303-894-7490
☎ 800-930-3745
✉ DORA_Insurance@state.co.us

IF YOU HAVE MEDICAID OR MEDICARE
Contact Behavioral Health Ombudsman Office of Colorado
☎ 303-866-2789
✉ ombuds@bhoco.org