How Clients Made Mental Health Insurance Work

Guide to insurance for mental health care.

Amparo

Amparo is a mental health advocate who lives with a serious mental illness. She needed to find a therapist who could see her weekly. After receiving the referral required by her health plan, it took six weeks until she was able to get an appointment. Here's what she had to do:

- She got a list of therapists through a third party insurance company
- Amparo called several therapists until she found one with availability
- It was hard to find a non-white therapist/a culturally competent therapist
- She filed a complaint with her insurance company because of the long delay getting care

Victoria

Victoria is a mental health advocate and social work student who lives with a mental illness. When she needed more mental health treatment beyond therapy once a week, she had to be a persistent advocate with her insurance company. Here's what she did:

- When Victoria told the insurance company she needed a higher level of care, the company offered group therapy but declined anything else
- After unsuccessfully trying the insurance company's program, she asked for a referral and was told it could take two months
- Victoria checked herself into the hospital because discharge required a care plan, and she got the care she needed
- She repeatedly called her insurance company while learning her rights and how insurance works
- Victoria found an ally in the system with more power (a white male psychiatrist in her case)
- Victoria filed a complaint against her insurance company when they denied care. The company reversed its decision during the complaint process

Words of Wisdom

Victoria said it was difficult to fight her insurance company when she was struggling. She advises others to take everything one step at a time. Amparo said it's your right to expect care through your health plan.

"I know this is my right. I know this is something I deserve. I pay for this. I have insurance. I'm going to get [care]." — Amparo

Get Help

For additional assistance working with your insurance company, the Health Consumer Alliance (HCA) may be able to help.

HealthConsumer.org
888-804-3536