

PARKER COUNSELING & CONSULTING

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Mental Health Parity Fact Sheet

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Purpose

Explains your rights to equal coverage for mental health care.

What Is Mental Health Parity?

The Mental Health Parity and Addiction Equity Act (MHPAEA) is a federal law that requires most insurance plans to treat mental health and substance use disorder benefits the same way they treat medical and surgical benefits.

In simple terms:

Your insurance company cannot make it harder to get mental health care than physical health care.

Your Rights Under Parity

Insurance companies must provide **equal coverage** for mental health and substance use services.

That means they **cannot**:

- Limit the **number of therapy visits** differently from medical visits.
- Charge higher copays or deductibles for counseling, therapy, or psychiatry.
- Require extra approval (prior authorization) for mental health services that wouldn't be required for medical ones.
- Deny coverage for a medically necessary mental health treatment that meets accepted clinical standards.

You have the right to request a written explanation of any denial, including:

- The **reason** for the denial.
- The **criteria** used in the decision.
- Your right to **appeal** the decision and how to do so.

Examples of Parity Violations

✗ Not Allowed

✓ Allowed / Parity-Compliant

Requiring prior authorization for weekly therapy but not for physical therapy.

Applying the same prior authorization rules to both.

Limiting mental health coverage to 10 visits per year.

Offering the same number of visits for both mental and medical conditions.

Denying coverage for autism therapy as "not medically necessary."

Covering evidence-based behavioral and developmental therapies equally.

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How to Take Action

If you think your rights under Parity have been violated:

1. **Ask for the plan's medical necessity criteria** in writing.
2. **File an internal appeal** directly with your insurance company.
3. If denied again, file an **external appeal** or contact:
 - **Disability Rights Ohio (DRO):** disabilityrightsohio.org
 - **Ohio Department of Insurance:** (800) 686-1526
 - **Centers for Medicare & Medicaid Services (CMS):** (877) 267-2323

Keep copies of all paperwork, denial letters, and appeal responses.

Key Takeaway

Mental health and behavioral therapy are not optional luxuries — they are essential health services protected by law.

You have the right to **equal access, fair coverage, and dignity in your child's care.**

Parker Tip:

If you receive a denial or delay for therapy, evaluation, or medication management, ask:

“Would this same rule apply if my child needed physical therapy or diabetes care?”

If not — it's likely a **parity issue** worth appealing.