Did you know...

You have the right to fight an insurance denial of your treatment or medication?

You can do this by filing an APPEAL or COMPLAINT!

CHAMP can help investigate and resolve insurance denials and advocate for you and your rights.

NEW YORK STATE | Community Health Access to Addiction & Mental Healthcare Project | Office of Mental Health | Office of Addiction Services and Supports

CHAMP

CAN HELP

- Teach you about your insurance rights
- Find the best insurance option
- Access coverage for treatment and medication
- Advocate with providers and insurance companies
- Submit complaints against insurance companies
- Fight denials and file appeals

Your local CHAMPIONS can be reached here:

Adirondack Health Institute

866-872-3740

Have questions about substance use or mental health insurance?

CHAMP

ALWAYS FREE.
ALWAYS CONFIDENTIAL.

888-614-5400

Mon - Wed 9-7, Thurs - Fri 9-4

ombuds@oasas.ny.gov

Know your insurance rights!

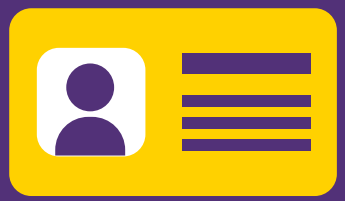
Most insurance plans in New York must follow rules called **PARITY** for substance use and mental health treatment and medication.

Parity means that health plans must cover treatment for these conditions like any other health problem.

Getting treatment for conditions like depression or substance use disorder **SHOULD NOT BE HARDER** than for conditions like asthma or diabetes.

Insurance companies might violate your rights by...

- Having no health providers available in network or making you wait a long time for an appointment.
- Limiting the amount of counseling or treatment you are allowed to get.
- Requiring extra steps for getting an appointment that are not required for other medical appointments.



You can enforce your rights by...

- Filing an appeal to challenge the denial of your care.
- Filing a complaint with the government agencies that oversees the type of insurer you have.
- Reporting the violation to New York's Attorney General's Office.

Even if you have no insurance...

CHAMP can help you find coverage for substance use or mental health concerns.

We partner with community-based organizations across New York so that we know what resources are available near you.

Our advocates can help you enforce your insurance rights by speaking with your insurer and filing appeals, complaints, and reports.