

FREQUENTLY ASKED QUESTIONS

Frequently asked questions related to mental health rights.



Have a question? Start by contacting your health plan and/or the California Department of Managed Health Care (DMHC).



To contact your health plan, call the phone number on your membership card.



To call the California (CA) Department of Managed Health Care (DMHC) Help Center at **1-888-466-2219**.



Learn about your health care rights, behavioral health care and timely care rights, visit:

Health Care Rights: www.dmhc.ca.gov/HealthCareinCalifornia/YourHealthCareRights

Timely Care Rights: www.dmhc.ca.gov/Portals/0/Docs/DO/TAC_accessible.pdf

FREQUENTLY ASKED QUESTIONS (FAQs):

What is mental health parity?

Mental health parity describes the equal treatment of mental health conditions and substance use disorders in insurance plans.

What should I do if I can't get an appointment with a behavioral health care provider, or if my health plan denies behavioral health care treatment?

If you are having trouble accessing behavioral health care treatment or services, you should first contact your health plan at the member services phone number on your health plan membership card. Your health plan will review the grievance and ensure you are able to timely access medically necessary care.

If you do not agree with your health plan's response or your health plan denies treatment, you can [file a complaint with your health plan](#).

What is a grievance vs. an appeal?

A grievance is a complaint that you communicate to your health insurer or plan. An appeal is a request for your health insurance company to review a decision that denies a benefit or payment.

If you don't agree with a decision made by your health plan you may file an appeal.

If your health plan refuses to pay a claim or ends your coverage, you have the right to appeal the decision and have it reviewed by a third party.

What does it mean if my health plan says a service is not medically necessary?

It means your health plan believes the service you or your doctor requested is not appropriate for your medical condition, or your health plan wants you to try a different treatment instead. Sometimes doctors and health plans do not agree on what is medically necessary.

Ask your doctor or your health plan to put the reason you cannot get the treatment in writing. If you disagree, you can [file a complaint with your health plan](#). If your health problem is urgent, meaning it is a serious threat to your health, ask your health plan for an expedited review. If your health plan determines your condition is urgent, your health plan must give you a decision within 3 days. If you disagree with your health plan's decision, contact the [Help Center](#).

What is the definition of medically necessary services?

Medically necessary services are defined as health care services or supplies that are needed to diagnose or treat an illness, injury, condition, disease, or its symptoms – and that meet accepted standards of medicine.

Does the California Mental Health Parity Law cover children?

Yes. The California's mental health parity law has the same coverage requirements for children as it does with adults. California law also requires all plans to cover behavioral health treatment for autism or pervasive development disorder, which is frequently identified during childhood.

What if I have Medi-Cal?

Laws may be different depending on if you have commercial insurance, Medi-Cal or Medicare. Medi-Cal provides mental health care and substance use disorder services. If you are in a Medi-Cal managed care plan, call your plan or call the Medi-Cal Mental Health Care Ombudsman if you have questions at 1-800-896-4042.

What if I have Medicare?

Call your health plan and ask what mental health care services it covers. The California Mental Health Parity Law and the federal MHPAEA do not apply to Medicare plans.

Learn more here:

- California Department of Managed Health Care at <https://www.dmhc.ca.gov/>
- National Alliance on Mental Health Illness at: <https://www.nami.org/Your-Journey/Living-with-a-Mental-Health-Condition/Understanding-Health-Insurance/What-is-Mental-Health-Parity>