

OHIO DEPARTMENT OF INSURANCE

Navigating Mental Health or Substance Use Disorder Benefits

5 Tips to Help Someone Navigate Their Mental Health or Substance Use Disorder Benefits

1. Help a consumer identify what type of plan they have and what coverage is available to them for mental health and substance use disorders by reviewing their certificate of coverage issued by their insurer or their employer.
2. Review in-network options available to the consumer under their plan and the costs associated with using their benefits, such as co-pays and deductibles, prior to seeking treatment.
3. Help a consumer file a complaint with the Ohio Department of Insurance (ODI) if they are experiencing an issue or dispute with their insurance company by calling 1-800-686-1526, using the online consumer complaint form, or emailing Consumer.Complaint@insurance.ohio.gov.
4. If the consumer received a claim denial for a benefit or service from their insurer, review their appeal options with them that is provided by their insurer. If they want to appeal their denied claim, you can assist them by contacting their insurer to initiate the appeals process.
5. Do you have a question or concern? There are times when a consumer is unwilling or unable to file a complaint regarding their mental health and substance use disorder benefits. The Ohio Department of Insurance has established Ombudsman@insurance.ohio.gov to allow an advocate such as a family member, treating physician, or peer support volunteer who is concerned about a violation of the law let us know anonymously.

For more information visit ODI's [Mental Health and Substance Use Disorder Benefits Toolkit](#).

If you have questions or need help filing a complaint please call the Ohio Department of Insurance's Consumer Hotline at 1-800-686-1526.