

Are Mental Health and Substance Use Disorder Benefits Covered by My Insurance?

Are you trying to find out if your health insurance covers mental health and/or substance use disorder treatment? You can find out this information by doing the following:

- Contact your health insurance company using the phone number listed on the back of your health insurance card.
- Review the information provided by your health insurance company or your employer.
- Contact the human resources office of your employer.
- Call the Ohio Department of Insurance at 1-800-686-1578.

What if my health insurance provider denies a claim?

In most cases, you have the right to appeal a claim that was denied by letting your health insurance company know that you would like to file an appeal. They will review your request and decide to approve or deny your appeal. If the claim is not overturned, you have the right to ask your health insurance company for an independent review.

If you or someone you know is experiencing an emergency, you can request that this appeal be expedited, which requires a determination as soon as possible but no later than 72 hours.



Department
of Insurance



Ohio Department of Medicaid: 1-800-324-8680
Department of Labor Regional Office: 859-578-4680
Ohio Department of Insurance: 1-800-686-1578
Ohio CareLine: 1-800-720-9616