

We Can Help With Behavioral Health Parity



Who Should I Talk To?

Contact your health plan first. Any reason for denial must be shared with you. You may file an appeal. Ask your plan for details and if you still need help, contact:

Ombudsman for Behavioral Health

800-252-8154

Monday – Friday • 8 a.m. – 5 p.m.

texas.gov/behavioral-health-help



What Does Parity Look Like?

If your plan offers unlimited visits for a chronic condition like diabetes, then it might also offer unlimited visits for a substance use disorder or a mental health condition such as depression, bipolar disorder or schizophrenia.

What Should Be Equal or Comparable?

- Inpatient services
- Residential treatment services
- Intensive outpatient services
- Emergency care
- Prescriptions
- Copays and deductibles
- Out-of-pocket maximums
- Provider reimbursement rates
- Geographic location of services



When Should I Ask My Health Plan About Parity?

If your health plan covers mental health conditions or substance use disorders (MH/SUD), and your health plan:

- Has higher costs or fewer visits for MH/SUD than other health care.
- Makes you ask permission for MH/SUD coverage but not other health care.
- Denies MH/SUD services or is unclear about benefits.
- Has in-network medical providers accepting new patients but no in-network MH/SUD providers.
- Covers inpatient care for other health conditions but will not cover inpatient MH/SUD care.

What is Behavioral Health Parity?

Behavioral health parity is when treatment of mental health conditions and substance use disorders are covered by health plans just like other medical health conditions.

Your health plan can't make it harder to get mental health or substance use care than other health care.

Your health plan may not cover mental health or substance use disorders, but if they do, the coverage must do so in parity, or equally, to other medical conditions.

You should talk to your health plan first. Any reason for denial must be shared with you. You may file an appeal (ask your plan for details) or contact us when your attempts are unsuccessful.