

A Quick Guide to Getting Help and Coverage for Addiction and Mental Health Care Services

How Do I Get Treatment?

- **You should have an evaluation completed by a health care professional.** Call your doctor or other provider to confirm what addiction or mental health care services and supports you need.
- **Be informed!** Call the number on the back of your insurance card for addiction or mental health care services in order to find the right provider in your network.
- **Use the treatment locator** at www.nhtreatment.org to find someone who treats addiction or to look into treatment options.
- **Approval for visits.** Most health insurance companies allow two routine outpatient visits for evaluation and care of an addiction. After that, you may need approval for additional visits. Ask your provider to help you get authorization for services.

If you or someone you know is at risk or in crisis, help is available 24/7:

The New Hampshire Statewide Addiction Crisis Line
1-844-711-HELP (4357)

The National Suicide Prevention Lifeline
1-800-273-TALK (8255)

Mental Health Crisis Intervention Services are also available 24/7 by calling your local hospital or community mental health center.

What Happens If I Am Denied Treatment?

- **Do not take “no” for an answer – you should seek help!**
- Your insurance company may decide not to pay for your addiction or mental health care services. This is called a “denial of coverage.” If this happens to you, get help and ask for an appeal.
- **Should I appeal? YES, and quickly!** Appeals are often successful! An appeal is the process by which you (and your provider) can fight a decision by your insurance company not to pay for addiction or mental health care services. There are no fees or costs to you for an appeal!
- **Contact your provider or the NH Insurance Department at 1-800-852-3416 for help with your appeal.**

Because of the new laws protecting access to addiction or mental health care, there is a good chance your health insurance company may approve the services you need.



If you have questions about your health insurance coverage for addiction or mental health care services, call the NH Insurance Department Consumer Hotline at 1-800-852-3416 for assistance.