

Your body and mind are equally important and now equally covered.



If you have health insurance in Georgia, you now have mental health and substance use disorder treatment coverage.

WHAT changed?

In 2022, Georgia passed a law ensuring public and private health insurance plans cover mental health at the same level as physical health to help Georgians get affordable care.

WHY did it change?

1 in 5 American adults experience some form of mental health condition, but even the most serious conditions can be treated.

HOW does this affect you?

In Georgia, it is now the law that health insurance companies must cover mental health care on par with physical health care.

6 common ways your mental health care rights may have been violated:



1. **Higher payments:** Mental health visits cost more than primary care.
2. **Visit limits:** Mental health care has a limited number of visits, while physical health care does not.
3. **Medication costs:** Mental health prescriptions are more expensive.
4. **Treatment approval:** Insurers requiring approval before continuing treatment.
5. **Step therapy:** You must try cheaper treatments before covering your provider's recommended treatment.
6. **Separate deductible:** Mental health has its own deductible.

Take action NOW!



Not receiving the mental health coverage you need?

Follow these steps:

Call your insurance company



- **Check your plan type:** Employer, individual, Medicaid, or government.
- **Gather documents:** Insurance ID, coverage info, denial letter, or bill.
- **Get provider support:** Ask for a letter explaining why care is needed.
- **Call your insurer:** Use the number on your ID card to start an appeal; record the call.
- **Optional:** Write and send an appeal letter.

Were you able to resolve your complaint by reaching out to your insurer?

YES: No further action needed.

NO: Proceed to below. You can submit a complaint to one of the state agencies that oversees your insurance plan. This helps the state agencies monitor and ensure that Georgians are getting the mental health care coverage required by law.

If you have health insurance through your job or family member, or selected your insurance yourself:

File a complaint through the **Georgia Department of Insurance** online consumer complaints portal.

If you have insurance through Medicaid, PeachCare for Kids, or the State Health Benefit Plan (for state government employees):

File a complaint through the **Georgia Department of Community Health** online mental health parity complaint form.



Visit GeorgiaMentalHealth.com for more information and support.

Contact the 988 Suicide and Crisis Lifeline if you are experiencing mental health-related distress or are worried about a loved one who may need crisis support.

Call or text 988 or chat at 988lifeline.org