

Initial Letter in Response to Denial of Insurance Mental Health Benefit Template

[Date]

[Name and address of insurer]

Dear [insurer or representative of insurer]:

I am writing in response to your letter of ____ in which {name of insurer} denied the mental health treatment requested. Please consider this letter a precursor to my filing an appeal of the denied care.

So that I may provide an informed appeal, please provide me with a copy of my complete [insurer's name] file regarding my mental health treatment denial, including all internal emails, communications, memoranda and other documents, so I can determine my next steps in the appeals process. Please provide those documents to me on an expedited basis, consistent with state and federal law. Also, please provide me with a complete copy of the Plan document, summary plan description, certificate of coverage or contract under which [my/my patient's] health benefits are provided as well.

Since [name of insurer] is a [state-regulated/ERISA] plan, I would like to point out that this denial may be at odds with state mental health parity laws. As you know, ERISA plans must comply with state parity laws that are stronger than the federal parity law, and Washington's parity law requires all insurers to cover any diagnosed condition found in the Diagnostic and Statistical Manual-IV-TR. Additionally, these conditions must be covered to the same degree that medical/surgical conditions are covered.

Once I have received the above data, I will file a formal appeal.

Sincerely,

[Name and address of therapist/ Name and address of patient/both]