



Is your health insurance plan denying you mental health services you need?

State and federal laws say most health plans must provide **equal coverage** for physical and mental health.

This means your insurance coverage for mental health and substance abuse treatment should be **just as good** as your coverage for other medical treatment.

Here are some examples of **unequal coverage**:

1. Your insurance will only pay for one session of therapy a month (even though your doctor says you need more), but your insurance will pay for more visits to other health providers.
2. Your insurance will pay for outpatient programs after a car accident, but not after a mental health crisis.
3. You have to pay \$40 every time you see a mental health provider, but only \$20 when you see other health providers.

If you are having a problem with **unequal coverage**, or you want to learn more, please contact:

Mental Health Advocacy Project

1-800-248-6427 x407

Santa Clara, San Mateo, San Francisco, Marin, Sonoma, Napa,
Solano, Contra Costa, Alameda, Santa Cruz, San Benito,
Monterey & San Luis Obispo Counties

The California Mental Health Services Authority (CalMHSA) is an organization of county governments working to improve mental health outcomes for individuals, families and communities. Prevention and Early Intervention programs implemented by CalMHSA are funded by counties through the voter-approved Mental Health Services Act (Prop 63). Prop. 63 provides the funding and framework needed to expand mental health services to previously underserved populations and all of California’s diverse communities.



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