



Accessing Mental Health Care in Maryland

A Fact Sheet by the Mental Health Association of Maryland

MENTAL HEALTH & MENTAL ILLNESS

Mental health is how we think about life or issues, how we feel about ourselves and others, and how we act in handling change, stress and other things that happen to us.

Taking good care of your mental health is just as important as taking good care of your body. If you had a broken bone, you would go to the doctor. If you have a mental health problem, you should seek treatment. By taking care of our mental health needs, we could also improve our physical health.

GETTING HELP

Taking the First Step in Getting Help

Talk with someone you are comfortable with, like your family doctor, religious leader, or trusted advisor.

He or she may give you suggestions or referrals for mental health treatment. If your child is having problems, you may want to talk with his or her teacher or school counselor.

Where to Find Help

Maryland Crisis Hotline • 1.800.422.0009

(24 hours, 7 days a week) For an emergency situation concerning an adult or child's mental health.

Youth can also chat online with professionals Monday through Friday from 4–9 p.m. www.help4mdyouth.org

Pro Bono Counseling • 410.825.1001

www.probonocounseling.org. Free mental health care from licensed professionals for families and individuals with no insurance and low incomes.

Network of Care • www.maryland.networkofcare.org

Online mental health provider directory.

Public Mental Health System

Value Options 1.800.888.1965 or TTY 1.800.735.2258.

Services provided to Medicaid recipients.

Individuals who need services and are not sure that they qualify should call Value Options or their local core service agency (see reverse).

Private Health Insurance

For treatment options in an employer sponsored or individual plan, call the number on the insurance card specifically for mental health and substance use disorders.

UNDERSTANDING YOUR HEALTH COVERAGE

Your benefits depend on the type of health plan you have. Today almost all health plans in Maryland provide some mental health coverage. Your policy should give you details about the types of benefits covered including office visits, inpatient days and medication and how to access them.

Using Your Health Insurance

- 1) **Read your policy or call your insurer for more information.** You must know what type of insurance you have to understand your benefits. The most common types of health coverage are:

Private Insurance or HMO — Health coverage provided by your employer (group insurance) or plan that you buy on your own (individual insurance).

Medical Assistance, Medicaid, HealthChoice, Maryland Children's Health Program — Health coverage provided by the state and federal government for people with low incomes.

Medicare — Health coverage provided by the federal government for adults over 65 and people with disabilities.

- 2) **Call your health plan before you get mental health treatment.**

Private Insurance — Some private insurers may require that you get approval before you seek care. This means that you may need to call your health plan before you get care. Your insurance card has a phone number specifically for this information.

You can find a provider in your insurance network by using the online directory noted on your insurance card or by calling the number on the insurance card.

TAKE ACTION IF YOU WERE DENIED CARE

File an Appeal or Complaint

Private Insurance

Step 1. Your insurance company must write to you within two days of their decision to deny care. The letter must explain the reasons for their decision and how you can appeal their decision. Insurance companies have a process for handling complaints, called the "internal grievance process."

The **Maryland Attorney General's Office** will help you file an appeal. Call 1.877.261.8807 for more information, or visit www.oag.state.md.us/consumer/heau.htm.

Contact the **Maryland Parity Project** at 443.901.1550 ext. 206 or www.marylandparity.org for assistance with appeals or complaints about private insurance and mental health treatment.

Step 2. If you lose your appeal, you can file a complaint with the **Maryland Insurance Administration**.

Call 1.800.492.6116, 24 hours a day, 7 days a week or go to www.mdinsurance.statemd.us/sa/jsp/consumer/appeals.jsp. A decision will be made within 30 days.

If you needed emergency care and were denied coverage by your insurance company, call the Maryland Insurance Administration.

Public Mental Health System and Medicaid

Step 1. Call a public mental health system **Care Manager** at 1.800.888.1965 or TTY 1.800.735.2258 to appeal a denial. A decision must be made within one hour for urgent requests and 24 hours for all other requests.

Step 2. If the Grievance Department denies your appeal, you can request a second opinion from the **Medical Director** at 1.800.888.1965. A decision must be made within one hour for urgent requests and 24 hours for all other requests.

If the Medical Director denies your request, he or she will write to you within two days to explain the decision. This letter must include information on what you can do to continue your appeal.

ABOUT MHAMD

For the last 100 years, the Mental Health Association of Maryland has been dedicated to offering the latest mental health research, education and training to the community. We do this through our various outreach, education, advocacy and services oversight programs.

CORE SERVICE AGENCIES

County and Telephone Number

For information on public mental health services in your county call the **Core Service Agency**, the local mental health agency. Core Service Agencies generally have specialists on housing, rehabilitation, senior and child and adolescent services.

Alleghany	301.759.5070
Anne Arundel	410.222.7858
Baltimore City	410.837.2647
Baltimore	410.887.3828
Calvert	410.535.5400 EXT. 475
Carroll	410.876.4800
Cecil	410.996.5112
Charles	301.609.5757
Frederick	301.682.6018
Garrett	301.334.7440
Harford	410.803.8726
Howard	410.313.7350
Mid-Shore (TALBOT, CAROLINE, DORCHESTER, KENT, QUEEN ANNE'S)	410.770.4801
Montgomery	240.777.1400
Prince George's	301.265.8400
Somerset	410.543.6981
St. Mary's	301.475.4200
Washington	301.739.2490
Worcester	410.632.3366
Wicomico	410.543.6981



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