






## DID YOU KNOW?

-  Out-of-pocket costs (like co-payments and deductibles) should be the same for medical and mental health care.
-  Your health insurer must provide information about the mental health and substance use services it offers and the criteria for deciding if it is medically necessary.
-  Maryland law does not allow insurers to require pre-authorization for certain opioid treatment medications.
-  If your insurance plan denies a claim, you have the right to appeal it.
-  If you don't feel your mental health or substance use services are being covered at the same level as medical services, reach out to an H-CAT member.

**PHYSICAL HEALTH = MENTAL HEALTH**

**IF YOUR NEEDS ARE NOT BEING MET BY YOUR INSURANCE PLAN,  
CONTACT H-CAT TO RECEIVE ASSISTANCE**

