

Serious Mental Health Appeal Letter

Subject: Mental Health Treatment Coverage Appeal - Policy [Policy Number]

Dear Behavioral Health Review Team,

I am appealing your denial of coverage for my ongoing mental health treatment with [Therapist/Psychiatrist Name]. This decision not only violates parity laws but also jeopardizes my mental health progress and stability.

Mental health is just as important as physical health, and my treatment is medically necessary as documented by my provider. I have been making significant progress in therapy, and interrupting this treatment could result in serious setbacks or crisis situations.

The denial appears to be based on arbitrary session limits rather than medical necessity. My provider has clearly documented the ongoing need for treatment and my positive response to current therapy.

Federal and state parity laws require that mental health benefits be provided on equal terms with medical benefits. Your denial appears to violate these requirements by applying stricter standards to mental health care.

I am prepared to file complaints with appropriate regulatory bodies if this matter is not resolved promptly. However, I prefer to work collaboratively to ensure I receive the coverage I am entitled to under my policy.

Please reverse this denial immediately and authorize continued treatment as recommended by my provider.

Respectfully,

[Your Name]

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