

Guardian Angel Wellness

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MENTAL HEALTH PARITY — FACT SHEET

Understanding Your Rights. Ending the Stigma.

What Is Mental Health Parity?

Mental health parity means insurance companies must treat mental health and substance-use care the same as physical health care.

No more higher copays, stricter limits, or reduced coverage simply because the condition is psychiatric.

Why Parity Matters

- 1 in 5 adults experiences a mental health condition each year.
- People often delay care due to cost, stigma, or lack of access.
- Parity ensures individuals receive care without discrimination — health is health.

Your Legal Rights (Simplified)

Under the Mental Health Parity and Addiction Equity Act (MHPAEA), insurers must:

- Provide equal coverage for mental and physical health conditions.
- Apply the same rules for deductibles, copays, visit limits, and authorizations.
- Use comparable standards when deciding what is “medically necessary.”
- Offer transparent information about how decisions are made.

If they don't, they're violating federal law.

Common Signs Your Parity Rights May Be Violated

- Higher copays for therapy than for medical specialists
- Stricter pre-authorization for counseling or psychiatry
- Shorter visit limits for mental health
- Denied claims without clear explanation
- “Out of network only” mental health providers while physical doctors are in-network
- Long waitlists despite insurers having an obligation to provide “adequate access”
If any of these sound familiar, you may have a parity complaint.

Why Parity Still Fails in Practice

- Insurers quietly use outdated or restrictive policies
- Lack of public awareness of rights
- Underenforced legislation
- Provider shortages, especially in rural areas
- Persistent stigma reduces accountability

How Guardian Angel Wellness Is Taking Action

- Educating communities about their rights
- Empowering individuals to advocate for equal coverage
- Gathering signatures to demand true enforcement of parity laws
- Partnering with supporters committed to ending discrimination in health care

Learn your rights...Speak up when coverage is unfair

Support mental health advocacy

Join the movement at **GuardianAngelWellness.org**