Ohio Department of Insurance Director French Column

MHIA: A Partner in Accessing Mental Health Care

May is Mental Health Awareness Month — a powerful reminder that mental wellness begins with access to the care we need. But for many, the first step toward getting that care is understanding how mental health insurance benefits work in a health plan.

That is where the Ohio Mental Health Insurance Assistance Office (MHIA), the state's official mental health insurance resource, comes in. MHIA makes navigating mental health insurance easier, less stressful, and more empowering.

As part of the Ohio Department of Insurance, MHIA is a reliable resource for mental health insurance education and support. We assist individuals, families, behavioral health specialists and other healthcare professionals, employers, caregivers, and advocates in understanding and using insurance benefits for mental health treatment.

Whether someone has mental health insurance in a health plan through an employer, a government program, bought it directly including with the help of an agent, or are uninsured, MHIA can help determine what mental health services may be covered, costs, coverage limits, care, assist with claim denial complaints and appeals, and explain insurance options.

To get started, visit <u>insurance.ohio.gov/getmhia</u>. You will find wide-ranging, easy-to-follow informational materials and complaint and appeal guidance. You can also request a speaker and schedule a training event through the site.

Mental health care should never feel out of reach. The more we all know about mental health insurance, the better. MHIA is here to help.

Provided by Ohio Department of Insurance Director Judith L. French