



# 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.

They 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, school counselor or pediatrician.

#### Where to Find Help

Maryland Crisis Hotline • 800-422-0009 or 2-1-1 (24 hours, 7 days a week) For an emergency situation concerning an adult or child's mental health.

Individuals can also chat online with professionals [www.211md.org/chat-with-us/](http://www.211md.org/chat-with-us/)

#### Pro Bono Counseling • 410-825-1001

[www.probonocounseling.org](http://www.probonocounseling.org)  
Free mental health care from licensed professionals for families and individuals with no insurance or low incomes.

#### Network of Care • [maryland.networkofcare.org](http://maryland.networkofcare.org)

Online mental health provider directory.

#### Public Behavioral Health System

Optum Maryland - 800-888-1965 or TTY: 7-1-1  
Services provided to Medicaid recipients.

Individuals who need services and are not sure that they qualify should call Optum Maryland or their local Behavioral Health Agency/Core Service Agency (see reverse).

### Private Health Insurance

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

### UNDERSTANDING YOUR HEALTH COVERAGE

Your benefits depend on the type of health plan you have. Today, most health plans in Maryland provide some mental health coverage. Your policy should give you details about the types of benefits covered by 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 Plan—Health coverage provided by the state and federal government for people with low or no 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 your 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 reason for their decision and how you can appeal their decision. Insurance companies have a process for handling complaints, call the "internal grievance process."

The Maryland Attorney General's Office will help you file an appeal. Call 877-261-8807 for more information, or visit [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov).

Visit the Mental Health Association of Maryland's Health Insurance Protections webpages: [www.mhamd.org/information-and-help/paying-for-care](http://www.mhamd.org/information-and-help/paying-for-care). This sites offers 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 800-494-6116 (option 3 then option 1), 24 hours a day, 7 days a week or go to [www.insurance.maryland.gov/Consumer/pages/FileAComplaint.aspx](http://www.insurance.maryland.gov/Consumer/pages/FileAComplaint.aspx)  
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 Behavioral Health System and Medicaid**

Step 1. To file a complaint, you can call the Optum Complaints Coordinator at 1-800-888-1965 or TTY 7-1-1, email [optummd@optum.com](mailto:optummd@optum.com) or mail to Optum Maryland, Complaints, 10175 Little Patuxent Parkway, Columbia, MD 21045. Optum will send you an acknowledgement of your complaint within 5 days and a resolution letter after a 30 day investigation period.

If you are denied services, you may file a "Level 1 Grievance" within 10 days of the service denial by using the same Optum contact options listed above, however, mail should be addressed to the "Optum Maryland Grievance Department".

Step 2. If the Grievance Department denies your appeal, you have 10 days to request a "Level 2 Grievance" which must be sent to the Behavioral Health Administration within 30 days at 1-800-735-2258, TTY/MD Relay:

**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.

7-1-1 or sent via mail to Behavioral Health Administration  
Attention: Grievances and Appeals Spring Grove Hospital  
Center Dix Building, 55 Wade Ave. Catonsville, MD 21228.

**Behavioral Health Authorities/Core Service Agencies  
County and Telephone Numbers**

For information on public behavioral health services in your county, call the Behavioral Health Authority/Core Service Agency, the local behavioral health agency. These agencies generally have specialists on housing, rehabilitation, senior, child, adolescent, and young adult services.

Maryland County	Mental Health	Substance Use
Allegany	301-759-5070	301-759-5050
Anne Arundel	410-222-7858	410-222-7164
Baltimore City	410-433-5175	410-637-1900
Baltimore	410-887-3828	410-887-3828
Calvert	410-535-5400	410-535-3079, x 14
Carroll	410-876-4800	410-876-4800
Cecil	410-996-5112	410-996-5106, x 299
Charles	301-609-5757	301-609-5757
Frederick	301-682-6017	301-600-1755
Garrett	301-334-7440	301-334-7670
Harford	410-803-8726	410-273-5681
Howard	410-313-7350	410-313-7316
Mid-Shore (CAROLINE, DORCHESTER, KENT, QUEEN ANNE'S, TALBOT)	410-770-4801	
Caroline	410-479-1882	
Dorchester		410-228-7714, x 10
Kent		410-778-7053
Queen Anne's		410-758-1306, x 4534
Talbot		410-819-5600
Montgomery	240-777-1400	240-777-1400
Prince George's	301-856-9500	301-856-9500
Somerset	410-523-1815	443-523-1727
St. Mary's	301-475-4330	301-475-4330
Washington	301-739-2490	240-313-3310
Wicomico	410-543-6981	410-543-5981
Worcester	410-632-3366	410-632-3366

