



# 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.

Youth can also chat online with professionals Monday through Friday from 4 – 9 p.m. [www.help4mdyouth.org](http://www.help4mdyouth.org)

#### 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 • [www.maryland.networkofcare.org](http://www.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 card 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 <http://www.marylandattorneygeneral.gov/>.

Visit the Mental Health Association of Maryland's Health Insurance Protections webpages. [www.mhamd.org/health-insurance-protections](http://www.mhamd.org/health-insurance-protections). 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 <http://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<br>(CAROLINE, DORCHESTER,<br>KENT, QUEEN ANNE'S,<br>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         |

