***Sample Letter for Attaching to MIA Complaint Form***

Date: **[insert date]**

To: Maryland Insurance Administration

From: **[insert name]**

Re: Inability to get an appointment with in-network provider

I am unable to secure an appointment with an in-network mental health provider **[insert patient name and relationship to insurance policy holder**]. My insurer **[insert name]** provided a list of in-network providers which includes many providers that are not taking new patients or that are unable to give me an appointment **[insert wait time].** I have called [**insert number]** providers and have spent **[insert number of hours]** on the phone trying to get an appointment. **[add other details about the wait or travel distance for an appointment and any discussion with the insurer].**

I believe I am entitled to an appointment with an in-network provider without unreasonable delay or travel according to MD Code, Insurance Article 15-112(j). Also MD Code, Insurance Article, 15-830(d) requires that insurers update their panels indicating which providers are no longer accepting new patients. I do not believe that **[insert insurer]** has done this within the required timeframe. Not only is the insurer in violation of Maryland law but may also be a violation of the Mental Health Parity and Addiction Equity Act, which requires that any policies or procedures that limit access to mental health treatment be no applied no more stringently than those requirements applied to medical/surgical treatment.

I request that **[insert insurer**] authorize **[insert patient name]** to see an out of network provider at in-network cost-sharing as it is impossible at this time for me to wait for an appointment with the providers listed in the **[insert insurer**] directory. Also, I respectfully request MIA investigate whether the credentialing policies and procedures of **[insert insurer]** are in violation of the Mental Health Parity and Addiction Equity Act.

Sincerely

**[name]**