

# How to file a Complaint in Maryland

**The Mental Health Parity and Addiction Equity Act (MHPAEA)** and some state laws allow insured individuals or their providers to challenge a coverage determination if the plan does not cover the same level or scope of services for mental health/substance use disorders as the plan covers for medical/surgical conditions. A parity appeal of denied or limited services may be based upon the insurer's determination that the behavioral services requested are not medically necessary or are not a covered service under the benefit plan if those coverages are available for medical/surgical services under the same plan.

**Patients and psychiatrists are encouraged to file a complaint if a carrier denies coverage and peer-to-peer fails, or if the peer-to-peer resolution is not satisfactory.**

The Health Education and Advocacy Unit of the Maryland Attorney General's Office (HEAU) can assist with filing an appeal through the carrier's internal process, or with filing a complaint with the Maryland Insurance Administration (MIA) or other external reviewer. If it is an emergency and care has not been provided yet, a complaint can be filed without first going through the carrier's process.

## Maryland Attorney General's Health Education and Advocacy Unit

Please go to <http://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx> and refer to the [patient information sheet](#), review the [provider filing information](#), and [click here](#) or choose an HEAU online complaint form.

For assistance by phone, call toll free 877-261-8807.  
Send requests by email to [heau@oag.state.md.us](mailto:heau@oag.state.md.us).

## Maryland Insurance Administration

Visit <http://www.mdinsurance.state.md.us/Consumer/pages/HealthCoverage.aspx> to find out what to do if a carrier [denies an emergency inpatient admission](#); review how the MIA assists with [denials involving opioid use](#) disorder; and read the MIA consumer [guide to mental health and substance use coverage](#). The guide addresses steps to take in the [appeals and grievance](#) process, which is online at <https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>.

For MIA assistance by phone, call toll free 800-492-6116.  
For questions or concerns regarding MHPAEA, contact Darci M. Smith, J.D., Special Assistant, MHPAEA at 410-468-2299 or [darci.smith@maryland.gov](mailto:darci.smith@maryland.gov).

In addition, the [Parity Resource Guide](#) has step-by-step information that can help you file an appeal. Other options for action are in the [Red Flags companion](#).