**Template Complaint Letter #1 – Employer/individual purchase**

* Use this template if your health insurance plan is purchased by your employer or by you individually
* Send the letter to your state insurance commissioner. [**Find your commissioner**](http://naic.org/state_web_map.htm)**.**

State of \_\_\_\_\_\_\_\_\_\_\_\_ Insurance Commissioner

Today’s date:

My name is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. My phone number is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. My address is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

I am a patient of: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

I have \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ plan with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ insurance company in the city of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, state of \_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Check One:

\_\_\_\_ My employer (or family member’s employer), \_\_\_\_\_\_\_\_\_\_, purchased this insurance coverage for me;

\_\_\_\_\_ I (or a family member) purchased this insurance on the individual market; or

\_\_\_\_\_\_I (or a family member) purchased this insurance through the health insurance exchange.

I believe I have been discriminated against in violation of the Federal Mental Health Parity and Addiction Equity Act because I have:

\_\_\_been unable to find an in-network psychiatrist who is qualified to treat my condition or can see me in a reasonable amount of time at a location near me

\_\_\_ been required to get prior authorization for psychiatric treatment (visits or drugs) but not for other medical care

\_\_\_ been limited to \_\_\_ number of visits to my psychiatrist or hospital days

\_\_\_my co-payment for psychiatric visits is higher than it is for other medical care

\_\_\_been told I my psychiatric care is not covered or I must fail other treatments first before it will be covered.

I request that you investigate this matter as soon as possible. Please call me at the number above to discuss and initiate this investigation.