



## State of New Hampshire Insurance Department

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**FOR IMMEDIATE RELEASE**

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### **New Hampshire Insurance Department Promotes Mental Health Access and Addresses Insurance Concerns during Mental Health Awareness Month**

**CONCORD, NH (May 22, 2023)** – In observance of May as Mental Health Awareness Month, the New Hampshire Insurance Department (NHID) is actively promoting access to mental health treatment and serving as a valuable resource for addressing insurance-related concerns pertaining to mental health.

“The NHID has worked with health insurance carriers over the past several years to make significant improvements to New Hampshire’s mental health system by promoting parity and ensuring that residents are able to overcome any barriers to treatment,” said New Hampshire Insurance Commissioner Christopher Nicolopoulos. “I know that Granite Staters have benefited from this important work.”

Parity aims to facilitate access to mental health treatment, encompassing behavioral health issues and substance use disorders. Health plans are obligated to maintain an adequate network of in-network doctors and providers to cater to routine and emergency mental health care needs. The Parity Act is a federal law that requires health insurance companies to cover mental health and substance use disorder (MH/SUD) services in parity with medical and surgical (M/S) services. This includes a requirement that any treatment limitations in a benefit plan can be no more restrictive for MH/SUD services than they are for M/S services.

“Identifying whether a denial of care is related to parity can be challenging,” said Deputy Commissioner DJ Bettencourt. “All health plans have established procedures for reviewing and appealing denied claims. Mental health is just as important as physical health, so if you have any questions or are encountering problems with your health insurance company, the New Hampshire Insurance Department is here to help.”

If your health insurer's appeal process fails to resolve the issue, consumers have the option to request an external review through the New Hampshire Insurance Department. An impartial third party will assess the case, and the health plan must abide by their decision. External reviews are provided free of charge to consumers.

In addition, the NHID wishes to remind residents about the new 988 dialing code, an easily memorized three-digit number for accessing support through calls (available in multiple languages) or text messages (English only). Dialing 988 will connect individuals to the National Suicide & Crisis Lifeline, with New Hampshire residents being directed to local mental health providers.

### **New Hampshire Prosecutes Insurance Fraud**

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. As part of that mission, our Fraud Unit investigates cases of alleged insurance fraud. To report a possible insurance fraud crime, please call 1-800-852-3416, contact us by email at [NHFraud@ins.nh.gov](mailto:NHFraud@ins.nh.gov), or visit our website at [www.nh.gov/insurance/legal/fraud/](http://www.nh.gov/insurance/legal/fraud/).

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