

Your insurance said no.

That is usually not the end.

If a California health plan denied your mental-health or substance-use treatment as “not medically necessary,” coverage protections and review options may apply. This page gives you a manageable place to begin; your plan materials and the reviewer's current instructions control.

WHAT YOU CAN DO · THREE STEPS

- 1 Find your likely path (free, no signup). At parity.care, 14 to 21 short questions use your confirmed answers to select a likely path: a grievance, an appeal, or an Independent Medical Review. Review the result against your plan. Takes about five minutes.
- 2 Get your filing drafted. Parity prepares a first draft in your voice with protections that may apply and automated citation-source checks. You review it, confirm current submission instructions, fill in your details, and decide whether to send it.
- 3 Understand the written decision. A grievance or appeal denial may open another review route. An Independent Medical Review decision is binding on the plan for the reviewed dispute, even when it upholds the denial.

GATHER THESE FIRST

Your denial notice, insurance card, related letters from the plan, and any provider note you already have. Do not wait to start if something is missing.

79%

of California mental-health decisions taken to Independent Medical Review favored the member in 2025.

Source: CalHHS / DMHC Independent Medical Review determinations (309 of 389, behavioral-health categories). Historical aggregate, not a prediction for any case.



SCAN TO
START

Mental-health coverage should stand on equal footing with physical-health coverage. The protections that apply depend on your plan and denial.

GOOD TO KNOW

Path Finder is always free. The complete, exportable packet is free (\$0). No payment details are collected.

Filing windows vary by plan, route, and the event that starts the clock. Do not rely on one generic period: check your denial notice, plan materials, and current reviewer instructions. Starting sooner leaves more time to confirm.

IF YOU ARE IN CRISIS RIGHT NOW Call or text 988 (Suicide & Crisis Lifeline): free, confidential, available 24/7.