

How CHAMP Helps Individuals Overcome Health Insurance Obstacles to Accessing Mental Health and Substance Use Care



New York State's Community Health Access
to Addiction & Mental Healthcare Project

Each year, thousands of New Yorkers struggle with mental health and substance use disorders. When they finally reach out for help, health insurance should not stand in their way. Unfortunately, the complicated structure of health insurance poses problems for many. To address this New York State created the Community Health Access to Addiction and Mental Health Care Project (CHAMP) to help individuals navigate and overcome insurance barriers to treatment for anyone seeking treatment for mental health or substance use disorders.

As an ombudsman program that functions as a partnership between the New York State Office for Addiction Services and Supports and Office of Mental Health, it is well suited to meet consumers across a large spectrum of service and treatment support systems. CHAMP works to address issues like coverage restrictions, network inadequacies, the complex nature of coverage, and more. CHAMP helps people who have Medicare, Medicaid, commercial insurance plans, and those with no insurance at all.

CHAMP can help patients work with their insurers by calling to request the documents they have a right to, and can help patients understand what their insurance covers. We can reach out to pharmacies or providers and help advocate for patients' needs. We help write and file appeals to insurers when denials are issued, and can file complaints to the regulating government agency if a parity violation has taken place.

The CHAMP helpline (888-614-5400) is open Monday-Wednesday (9am-7pm) and Thursday-Friday (9am-4pm). Our services are always free and always confidential. If you or someone you know is having problems accessing mental health or substance use disorder treatment because of their insurance, give us a call.

To learn more about CHAMP, visit <https://oasas.ny.gov/champ-community-health-access-addiction-and-mental-health-care-project-0>.