



Eating Disorders Coalition Call to Action:

Story Collection for Insurance Discrimination

WASHINGTON, D.C. (March 8, 2022) - In late January, the Department of Labor (DOL), Centers for Medicaid and Medicare Services (CMS), and Department of Treasury (Treasury) issued a [report](#) to Congress on discriminatory denials of mental health insurance coverage, also referred to as mental health parity violations. The Eating Disorders Coalition (EDC) was disheartened by these many violations by insurance companies reflected in this report. However, the EDC also sees this as an opportunity for the eating disorders community to work with and better inform the Department of Labor and Congress to better enforce and improve mental health parity laws.

One of the most impactful violations included in the report was the denial of medical nutrition therapy, or dietitian services, for mental health conditions. For example, two large insurance companies covered nutrition counseling for medical/surgical conditions like diabetes, but not for mental health conditions like anorexia nervosa, bulimia nervosa, and binge-eating disorder. Despite eating disorders being among the deadliest mental health conditions, the insurance plans and issuer did not explain the discriminatory coverage exclusion. Medical nutrition therapy is one of the key components of successful outpatient eating disorders treatment and recovery. It is imperative that insurance companies follow federal parity laws and cover this lifesaving care.

The Department of Labor Report additionally detailed parity violations via the exclusion of out-of-network residential treatment for mental health and substance use disorders, when complementary medical/surgical benefits were included. Residential treatment is often needed for an individual struggling with an eating disorder, who can develop compulsive behaviors that are hard to break without assistance. A residential treatment facility offers a controlled and supportive environment that can help patients break free from ritualized behaviors. Patients receive peer support and professional support from trained therapists and counselors who can help them on their journey to recovery.

A third violation covered in the report was insurance network inadequacy and inaccurate provider listings. Certain insurance plan consumers reported difficulty finding in-network mental health and substance use disorder providers. These consumers stated that the list of participating providers offered by the insurer was inaccurate. Inaccurate provider directories create barriers to care and put consumers at risk for unexpected medical costs if they visit an out-of-network provider.

All three of these parity violation examples are illegal under federal mental health parity law. It is time that insurance companies are held accountable for their discriminatory actions. The Eating Disorders Coalition needs our community's help. We are looking for examples like these of insurance companies' refusal to cover eating disorders care when they would have likely covered similar non-mental health care. If you or a loved one has experienced insurance discrimination, coverage denials, or mental health parity violations, please share your story to help us continue to work to enforce mental health parity by completing this short form [here](#).