
Date

Your name

Your address

Dear _____

I am writing to you to bring a critical matter to your attention. There is an alarming trend that is occurring within the health insurance sector. Many insurers have been limiting the number of providers in their network and more recently they have been terminating contracts with providers that have been in their network. In effect, insurers are shrinking their provider networks making it very difficult for members to obtain care from in-network providers.

This crisis is affecting everyone from the young to the elderly. It is especially affecting mental health treatment accessibility as these networks are even more tightly managed. With the increase in individuals obtaining insurance, as a result of the affordable care act, it is becoming impossible to find providers within an insurance network. This shortage is causing many providers to go to a cash only system and consumers have to decide if they must forego treatment due to financial constraints or sacrifice another need. Unfortunately mental health care continues to be misunderstood and carries a stigma; in addition, insurers treat mental health coverage in an unequal/substandard manor.

The insurers' response to the lack of providers is that statistically they have plenty of providers. The reality is that statistics do not present an accurate snapshot of the reality of the situation. Most providers that are in the network are providers for multiple insurers thus their available hours are not strictly for any one given insurer's members and it appears that the statistics do not take this into consideration. Often, providers are unable to accommodate a consumer's need, may no longer accept that insurance coverage, do not treat the presenting issue, or are more than 20 miles travel distance. Insurers' request that providers notify them if they are no longer available to accept new patients, however, providers do not do this out of fear of negative consequences such as discontinuation of their contract or referral stream.

I am asking that action be taken to eliminate network quotas in order to meet the demand for providers and expanded choice for consumers. Some states have an "any willing provider" law which forbids insurers from closing networks to willing providers. I am asking that such a law be implemented nationwide in order to prevent a gross shortage of providers thus making health insurance useless and intensifying the health care crisis.

Signature

