



FOR IMMEDIATE RELEASE:
March 3, 2016

Mental Health: Don't Suffer in Silence

By John D. Doak, Oklahoma Insurance Commissioner

According to the National Institutes of Mental Health, one in four adults has one or more diagnosable mental disorders. While many of these conditions are common and treatable, it is estimated that nearly half of those diagnosed are not getting the help they need.

But there is hope. The Oklahoma Insurance Department (OID) stands ready to educate you on your mental health insurance coverage. We're also partnering with Cathy Costello to spread the word about this important issue. Cathy is the widow of former Oklahoma Labor Commissioner Mark Costello. They dealt with their son's mental illness for more than eight years before he was accused of killing Mark Costello and arrested last August.

Cathy is featured in a new series of [public service announcements](#) encouraging Oklahomans to call OID if they need help clarifying mental health insurance coverage. The PSAs will air on TV stations throughout Oklahoma starting this month.

Here are a few tips for navigating mental healthcare.

How Do I Find Help?

If you are employed, check with your human resources department to see if they offer an employee assistance program (EAP). These services generally include short-term counseling for employees and household members. EAPs provide support for a number of issues including substance abuse, emotional distress, major life events, personal relationship issues and more.

There are also many nationally available hotlines if you need to speak with someone immediately. For general mental health questions, the Substance Abuse and Mental Health Services Administration (SAMHSA) is a good place to start. You can reach them at 877-726-4727.

Finding Help if You Have Health Insurance

All insurance plans are required by law to cover mental health and substance abuse services. This includes behavioral health treatment such as psychotherapy and counseling. The plans also include mental and behavioral health inpatient services and substance abuse disorder treatment.

Your insurance company can provide a list of providers in your plan. Your primary care doctor may also be able to refer you to a mental health specialist.

If you have more questions about mental health insurance coverage, call the Oklahoma Insurance Department at 800-522-0071.

Finding Help When Uninsured

Start with your community health center. [SAMHSA](#) provides a behavior treatment services locator to help you find one in your area. Other places to look include university clinics and group therapy.

You can also call [211](#). The free 24-hour phone line can help Oklahomans in every county with information and referrals to community services. Its available seven days a week, 365 days a year.

If you have more questions about mental health insurance coverage, call the Oklahoma Insurance Department at 800-522-0071.

To watch the PSAs featuring Cathy Costello, click on the following links:

[:30 Version](#)

[:60 Version](#)

About the Oklahoma Insurance Department

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.

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