

When Insurance Cuts Eating Disorder Care Too Soon

*Featuring
Lisa Kantor, Founding Partner
Kantor & Kantor, LLP*



This time on Code WACK!

In the United States, as many as 30 million people are affected by eating disorders, including many children and adolescents, according to [Johns Hopkins Medicine](#). Eating disorders are serious mental health conditions that affect both mental and physical health.

How well does our corporate healthcare system respond to illnesses as complex as eating disorders? What happens when an insurance company decides treatment is costing too much, and pressures a patient to go home? Can your insurer really cut off coverage? And what if that decision turns out to be not just wrong, but catastrophic?

This is part one of a two-part episode.

Episode Transcript

Read the [episode transcript](#).

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WE DISCUSS

You've come across several cases in which insurance companies ended coverage before patients were truly ready to leave treatment. Tell us more.

KANTOR: I can say that in almost every case that comes to me, the patient has been in and out of treatment, a couple of times, and has gotten worse.

And it's because there's been denials, and the family at the beginning has thought, *'Okay, the insurance company says she's fine,'* and then they didn't understand, the insurance company is not really giving you medical advice.

You need to listen to the providers, but this revolving door has started, and then they come to me, and I'm like, *'Well, we got to stop this. We need to get into treatment long enough. We need to get the resources to stay, so we don't have this keep happening to your child.'*

... Almost all of them have the same [story]. *'We tried outpatient, then we went to day treatment, then we went to residential. She got kicked out after four weeks. We came home, we tried outpatient again. We went back to residential. She got kicked out after four weeks. Now it's six months later, and I think she needs to go to the hospital.'*

... insurance companies will kick them out based on objective criteria that really don't make any sense, like weight.

Helpful Links

[Facing the Snake Pit](#), *Super Lawyers*

[The Deadly Cost of Eating Disorders: How Insurance Providers Delay, Restrict and Deny Care](#), *Public Health Watch*

[Anorexia Nervosa](#), *Cleveland Clinic*

[Cover my mental health](#), *a not for profit*

Guest Biography - Lisa Kantor

Lisa Kantor is the founding partner of [Kantor & Kantor, LLP](#), where she has spent her career fighting for individuals whose health insurance claims have been wrongfully denied - with a particular focus on mental health and eating disorder treatment.

A highly experienced appellate attorney, Lisa has won landmark rulings that have reshaped how health insurers must cover mental illness in California and beyond. In 2012, she secured the first federal appellate ruling requiring health plans to cover all medically necessary treatment for severe mental illnesses under the same terms as physical illnesses. In 2014, she followed that with a parallel state appellate ruling extending those protections to all California residents.

Since 2007, Lisa has also been a leading national advocate for patients denied coverage for eating disorder treatment. Kantor & Kantor is the only law firm in the country with a dedicated health law practice focused specifically on eating disorder benefit denials.

Lisa has testified before Congress, argued before the 9th U.S. Circuit Court of Appeals, and spoken at dozens of national conferences on mental health parity, ERISA (*Employment Retirement Income Security Act*), and insurance accountability. She has been recognized as a *Super Lawyers* Top Women Attorney, received the "Eating Disorder Advocate of the Year" award, and was profiled in *Super Lawyers Magazine*.

She is admitted to practice before the U.S. Supreme Court, six federal circuit courts of appeals, and the State Bar of California.

Host Biography: Brenda Gazzar

Brenda Gazzar, the host and co-producer of **Code WACK!**, has produced over 300 weekly podcast episodes, topping 400,000 downloads. A skilled interviewer and storyteller, Brenda brings nuance, curiosity, and clarity to every conversation.

Brenda has worked as a multilingual and award-winning reporter with more than two decades of experience in California and the Middle East.

Her work has been published by Reuters, Ms. Magazine, USA Today, Los Angeles Daily News, the Orange County Register, The Wrap, The Jerusalem Post, Cairo Times, and numerous other publications. She speaks Spanish, Hebrew, and moderate Arabic and is the recipient of national, state, and regional awards.

Brenda also enjoys being a life coach, helping people align with their purpose so they feel fulfilled while achieving their boldest dreams. Brenda's work is grounded in a belief that systemic change and personal growth go hand in hand — and she's here for both.

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Episode Transcript

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Keywords

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