

“Ghost Network” Class Action Lawsuit Filed Against Harvard Pilgrim Healthcare and Point32 Health

Boston, Mass., May 6, 2026 – [Pollock Cohen LLP](#), along with co-counsel [Walden Macht Haran & Williams LLP](#), and [Zalkind, Duncan & Bernstein LLP](#) have filed a class action lawsuit in Massachusetts state court against Harvard Pilgrim Healthcare and its parent company, Point32 Health alleging that its “ghost network” of mental health providers harmed thousands of people.

The lawsuit alleges that the defendants engaged in deceptive and fraudulent business practices by intentionally publishing an inaccurate directory of supposedly in-network doctors, therapists and other medical providers. A vast majority – upwards of 80 percent – of the doctors and therapists listed in the in the insurance company’s directory of supposedly in-network providers didn’t actually exist, didn’t accept the insurance, or wouldn’t take on new patients.

The suit focuses on the harm caused by business practices that make it very difficult and expensive to access mental healthcare. “People pay an expensive premium to have access to what is represented is a robust network of providers; when in reality there are few doctors who actually participate,” said Steve Cohen of Pollock Cohen LLP, one of the attorneys representing the plaintiffs. “This is a classic bait-and-switch but with very serious health consequences.”

One of the named plaintiffs is a teacher that suffers from anxiety and post-partum mania, with symptoms so severe at times she needed emergency treatment. She called more than 60 providers, expanded her search to more than 30 minutes from her home, virtual care and still it took more than 16 months before she could find a single in-network provider.

Another named plaintiff needed mental health services for his minor son. When he first started exploring the directory provided to him, it offered providers 80 miles away from their home, therapists who didn’t take their insurance or weren’t taking new patients and dead-end after dead-end. After six months he finally found an out-of-network provider at significant cost to their family, along with additional time and energy to push for the reimbursement owed to them.

“Harvard Pilgrim has provided its customers with misleading and deceptive materials for years, delaying care and harming the people they are supposed to help,” said Jacob Gardener of Walden Macht Haran & Williams, co-counsel for the plaintiffs.

“When subscribers have to pay out of pocket, those costs add up,” added Ana Munoz of Zalkind, Duncan & Bernstein LLP, co-counsel for the plaintiffs. “And for those people who cannot afford out-of-network care, the impact on their mental health can be devastating.”

The complaint was filed in state court in Massachusetts. Click [here](#) for the complaint.

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