

Know Your Rights!

Mental Health Insurance Parity

A Fact Sheet for Connecticut Consumers

What is Mental Health Parity?

- It is **equal coverage** of mental health and/or substance use disorder benefits to that of medical/surgical benefits.

Where Did It Come From?

- Connecticut already had a parity law in effect, but now federal law mandates mental health insurance parity as well. The federal law is known as the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity. Its regulations went into effect on July 1, 2010.

Why Is Mental Health Parity Important?

- Patients who require mental health and substance abuse (MH/SUD) treatments have faced higher deductibles, fewer office visit limits, and other treatment limitations in comparison to patients who require Medical/Surgical (M/S) treatments.

How does the Mental Health Parity Law Work?

- Parity is required with respect to financial requirements and treatment limitations
- Financial Requirements: Co-payments
- Quantitative Treatment Limitations: Includes # of office visits
- Non-Quantitative Treatment Limitations: Prior authorization, prescription drug formularies, provider networks

Can You Give Me Some Examples?

- Example 1: If Joe's insurance limits his outpatient in-network mental health service visits to twenty visits a year, but does not limit his outpatient in-network medical/surgical visits, there is parity violation under federal law.
- Example 2: Similarly, if Joe's insurance company requires a co-payment of \$30 for a mental health visit, but only requires \$10 co-payments for 2/3 of the providers for a medical/surgical visit (and \$30 co-pay for the other 1/3 - specialists), there is a parity violation under federal law.

Will I Benefit?

- Our state law already benefits consumers with individual and group health insurance plans, regardless of size. The new law will benefit those in large* self-insured plans, large group health insurance plans, Medicaid managed care plans, and the State Children's Health Insurance Program (HUSKY B).

Where Can I Get Help?

- If you think your plan is out of compliance with parity requirements, contact the Office of the Healthcare Advocate at 1-866-466-4446 and the State of Connecticut Department of Insurance at 1-800-203-3447.
- Please contact Alicia Woodsby at the National Alliance on Mental Illness, CT (NAMI-CT) at 800-215-3021 or publicpolicy@namict.org with additional questions or concerns.

* Companies with 51 or more employees