

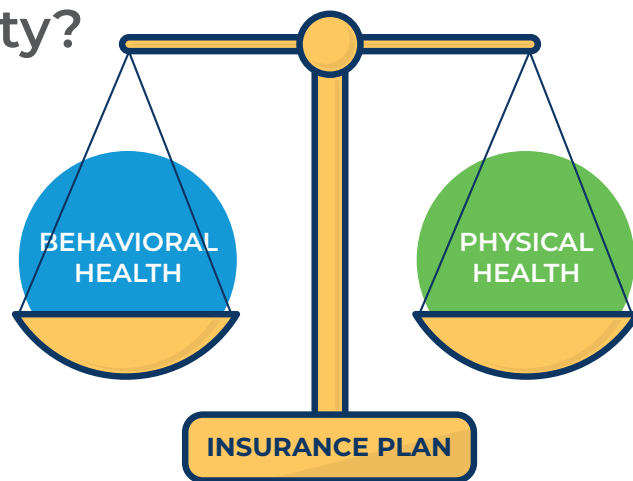
GET THE BEHAVIORAL HEALTH SERVICES YOU DESERVE

APRIL 2023

What is Behavioral Health Parity?

Behavioral Health Parity exists when health plans provide similar access and coverage for **mental health conditions** and **substance use disorder** services as for physical health.¹

Federal law^{2,3} requires most health insurance plans to provide parity in coverage, but not all do.



Is your Health Insurance Plan impacted by these Parity Laws?

Parity laws apply to health plans that include coverage of mental illness and substance use disorders, including:^{4,5}

INDIVIDUAL HEALTH PLANS

Including Health Insurance Marketplace

LARGE GROUP HEALTH PLANS

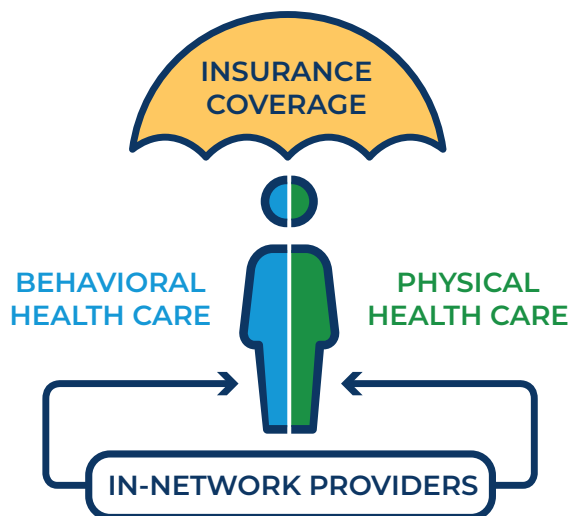
Including Private/Public sector with 50+ employees

MEDICAID

Go to NAMI's Parity Health Resource to learn if your health plan is covered by the parity law.



What are your rights related to Parity?



If your insurance plan covers behavioral health, it should provide access to behavioral health services in a manner similar to your coverage for physical health care.

For example, deductibles, copayments, prescriptions, emergency care, out-of-pocket maximums, in-patient and out-patient services, and treatment limitations for **mental health conditions** and **substance use disorders** should be treated equally to physical health claims.³

What does a lack of Parity look like?



You experience **higher costs** or **fewer allowed visits** for behavioral health services than for physical health related services.



You are required to secure **authorization** through your health plan for behavioral health services, but not for physical health related services.



You are **denied behavioral health services** because they are deemed "not medically necessary" and your health plan fails to answer the request for medical necessity criteria or their criteria does not follow national standards.



You cannot find an **in-network** behavioral health provider **but in-network health care providers are available.**



Residential or intensive outpatient services are not covered for behavioral health services, but are for physical health services

What can you do if you experience lack of Parity?

CONTACT YOUR HEALTH INSURANCE PROVIDER

If your concerns are not addressed:

SUBMIT A COMPLAINT



DIFScomplaints@michigan.gov



<https://difs.state.mi.us/Complaints>



File a Request for External Review

These complaints can lead to improvements in the coverage of your health plan! A **recent report submitted by the Department of Labor** highlights that many health plans across the U.S. are not following parity laws as intended. **Consumer complaints are one way to force health plans to be accountable to these laws.**



NORTHWEST MICHIGAN
Behavioral Health Initiative



This is the work of the **Behavioral Health Parity Action Team**, one of the 12 Northwest CHIR's Behavioral Health Initiative Action Teams. Action Teams consist of cross sector partners working collectively and supported by the CHIR staff. Learn more about the CHIR and the Behavioral Health Initiative by scanning the QR code below. You can also learn more about parity, or the work of this Action Team, by contacting us at behavioralhealth@northernmichiganchir.org



MICHIGAN HEALTH ENDOWMENT FUND



¹"Mental Health Parity and Addiction Equity Act of 2008," Department of Insurance and Financial Services, accessed September 8, 2022, <https://www.michigan.gov/difs/consumers/insurance/health-insurance/mental-health-parity/mental-health>.

²Paul Wellstone and Pete Domenici, "Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008," Pub. L. No. 110-460 (2008).

³Sandra L. Strokoff and Edward G. Grossman, "COMPILATION OF PATIENT PROTECTION AND AFFORDABLE CARE ACT," ed. Edward G. Grossman et al., OFFICE OF THE LEGISLATIVE COUNSEL, May 2010, 974.

⁴"Your Rights Under the Mental Health Parity and Addiction Equity Act of 2008," Consumer Counselor: Insurance Information for Michigan Consumers (Michigan Department of Insurance and Financial Services, n.d.).

⁵Kaye Pestaina, "Mental Health Parity at a Crossroads," KFF (blog), August 18, 2022, <https://www.kff.org/private-insurance/issue-brief/mental-health-parity-at-a-crossroads/>.