

## An Act Relative to Mental Health Parity Implementation HD 1417 (Representative Balser) / SD 1493 (Senator Friedman)

### What problem does this bill address?

Mental health parity recognizes that insurance coverage for mental health conditions and substance use disorders must be the same as coverage for physical health problems.

Despite significant legislative efforts at both the state and federal level, true parity has yet to be attained. Widespread barriers to behavioral health care remain, which perpetuate inequity.

### What difference will this bill make?

The bill would help to create more equitable access to behavioral health care for families and children in a number of ways, including:

- Improving enforcement through enhanced carrier self-reporting;
- Addressing barriers created by insurers such as onerous and time-consuming approval processes;
- Applying parity across payers, including the Group Insurance Commission; and,
- Ensuring consistent and fair application of medical necessity criteria.

In addition, the CMHC is working with the bill sponsors on a number of mental health parity bill provisions that would be complementary to this bill, including:

- Ensuring compliance through regular market conduct examinations;
- Enhancing opportunities and resources for consumers to assert parity rights; and,
- Establishing network adequacy standards and requiring parity of reimbursement rates for behavioral health providers and medical providers.

### Why is this bill needed NOW?

Strengthening parity in the Commonwealth is critical to ending discrimination in the coverage of behavioral health care. By closing loopholes, increasing transparency, and providing consumers with tools to understand parity and to challenge violations, the Commonwealth can fulfill the promise of true mental health parity.