



NEWS

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FOR IMMEDIATE RELEASE

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Mental Health America of Franklin County

Hails Approval of Parity Legislation

Broadly Outlaws Health Insurance Discrimination

Columbus, OH —Mental Health America of Franklin County (MHAFC) today hailed passage of federal mental health parity legislation that will broadly outlaw health insurance discrimination against Americans with mental health and substance-use conditions in employer-sponsored health plans.

MHAFC and its national organization, Mental Health America, have worked for years to pass mental health parity legislation.

The legislation bans employers and insurers from imposing stricter limits on coverage for mental health and substance-use conditions than those set for other health problems. It will provide parity for 82 million Americans covered by self-insured plans and another 31 million in plans that are subject to state regulation.

It is estimated that roughly 67 percent of adults and 80 percent of children requiring mental health services do not receive help, often because of discriminatory insurance practices

“This is a great victory for thousands of citizens in this area who have been unable to access mental health care because of discriminatory practices,” said Laura Moskow Sigal, Executive Director of MHAFC. “It is a major step forward that opens the door to treatment for mental health conditions that are just as treatable as other illnesses.”

The legislation applies to group health plans of employers with 51 or more employees. The bill takes the following steps:

1. In the case of a health plan that offers coverage for any mental health or substance-use condition, that coverage must be at parity with medical coverage (except to the extent that a state parity law requires broader coverage). Specifically, it prohibits group health plans that offer coverage for any mental health or substance-use conditions from imposing treatment limitations and financial requirements on those benefits that are stricter than for medical and surgical benefits.
2. If a plan offers out-of-network benefits for medical or surgical care, it must also offer out-of-network coverage for mental health and addiction treatment and provide services at parity.
3. Strong state parity and consumer protection laws are preserved while extending parity protection to 82 million more people who are not protected by state laws and 31 million in plans that are subject to state regulation.
4. State parity laws vary widely from state to state (for a map of state laws, visit **www.mentalhealthamerica.net/go/parity/states**).

The legislation also establishes an important oversight mechanism to identify any patterns of discrimination by diagnosis.

For more information, contact Mental Health America of Franklin County at 614-221-1441. MHAFC is a private, not-for-profit organization established in 1956 whose mission is to promote mental health through advocacy, education and support services.

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