WHAT IS PARITY IN BEHAVIORAL HEALTH SERVICES?

Behavioral health parity describes the equal treatment of mental health conditions and substance use disorders in insurance plans. For example, when a plan has parity, it means that if a person enrolled in that plan is provided unlimited doctor visits for a chronic condition like diabetes, then the plan must offer unlimited visits for a mental health condition such as depression or schizophrenia.

A national law requires that most health insurance plans treat behavioral health conditions and services equal to other conditions and services.

Without parity, Georgians are not able to access the care they need

More than one in six Georgia adults have a mental health condition. One out of every fifteen Georgia adults have substance use disorders. Unfortunately, 60 percent of adults with any mental health condition do not receive treatment.¹

These Georgians—our family, friends, & colleagues—often have difficulty getting treatment for their mental health conditions and substance use disorders than they do accessing other medical care. Even Georgians with private or public health insurance face barriers. In many cases, insurance plans charge them more or put more restrictions on behavioral health benefits that are not in place for other medical care.

A recent study shows how hard it can be for Georgia consumers to access behavioral health services, when compared to other medical services.²

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1 Mental Health America, 2020. State of Mental Health in America, Georgia data. Accessible at https://www.mhanational.org/issues/state-mental-health-america

To do this, Georgia policy makers can:

• Require the Georgia Department of Community Health to include parity provisions in Medicaid managed care contracts

• Request the Georgia Office of the Insurance Commissioner to conduct regular market audits for parity compliance

• Demand transparency and accountability from insurance companies responsible for implementing parity, and utilize data provided by companies to set targets for improvement

Without parity, mental health treatment is covered at far lower levels in health insurance policies than other medical conditions. This means people are forced to navigate a confusing insurance system in the middle of a crisis. It means people are unable to access early treatment that can prevent a more costly crisis down the road. It even means more people in Georgia could die from overdoses or suicides due to lack of treatment.

States can ensure public and private health insurance plans cover the care they are required to cover for individuals with behavioral health conditions.