

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

Office visit access



Georgians are **4.2x more likely** to have to go out of network for an office visit for behavioral health services (compared to primary care.)

Outpatient facility access



Georgians are **9.7x more likely** to have to go out of network to visit an outpatient facility for behavioral health services. (This is much higher than the national average.)

Inpatient facility access



Georgians are **4.4x more likely** to have to go out of network to visit an outpatient facility for behavioral health services.

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

² Stoddard Davenport, Travis J. (T.J.) Gray, and Stephen P. Melek, November 2019. Addiction and mental health vs. physical health: Widening disparities in network use and provider reimbursement. Milliman, accessible at <https://www.milliman.com/insight/Addiction-and-mental-health-vs-physical-health-Widening-disparities-in-network-use-and-p>

Signs that a health insurance plan may be violating parity requirements

It can be hard for consumers to know if their health plans are not following the rules of parity. If any of these things happen, it may be a clue that the health plan is not obeying parity:

- 1 A consumer cannot find an in-network mental health provider that is taking new patients, when providers are available for other types of health care.
- 2 A person has to pay higher costs or is limited to fewer visits for mental health services than for other kinds of health care.
- 3 A consumer has to call and get permission to get mental health care covered, but not for other types of health care.
- 4 A person is denied coverage for mental health services because they are “not medically necessary,” without being given an explanation.
- 5 A consumer has to pay higher costs for prescription medication for mental health treatment.

If a person thinks their insurance plan is not following parity requirements, they can ask their plan for more information. The reason for denials of payment for treatment must be made available upon request. If treatment is denied, the person being denied treatment can file a written appeal to Georgia’s Office of the Insurance Commissioner’s Consumer Services Division:
404-656-2070 | oci.ga.gov/ConsumerService/complaintprocess.aspx

State leaders can act to improve parity

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.

To do this, Georgia policy makers can:

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



Ask your state legislators to learn more about behavioral health parity and what they can do to bring parity to Georgia.

Find your state representative and senator at openstates.org.

