



Required for recovery: Substance use & mental health parity

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February 9, 2021

Introductions

Please put your name & county in the chat box or FB comments. Plus, tell me what you want to hear from me today.



GEORGIANS FOR A
HEALTHY FUTURE

Vision: A day when all Georgians have access to the quality, affordable health care they need to live healthy lives & contribute to the health of their communities

Georgia Parity Collaborative



AMERICAN COUNSELING
ASSOCIATION of GEORGIA
A Branch of the American Counseling Association



American
Foundation
for Suicide
Prevention
Georgia



nami Georgia
National Alliance on Mental Illness



The
CENTER for
VICTIMS of
TORTURE



GPSN
GEORGIA PARENT SUPPORT NETWORK



GEORGIANS FOR A
HEALTHY FUTURE



GEORGIA
MENTAL
HEALTH
CONSUMER
NETWORK



Georgia Council
on Substance
Abuse



THE
CARTER CENTER



Outline



- What is SU & MH parity?
- Why parity is important for recovery
- What you can do if you have been denied coverage
- What we can do to support parity in Georgia

A familiar story

BARTOW BIO: Jennifer Barnett puts spotlight on mental health, substance abuse services



Jennifer Barnett, director of the Bartow County Peer Support, Wellness and Respite Center.

JAMES SWIFT/THE DAILY TRIBUNE NEWS

Posted Saturday, October 10, 2020

BY JAMES SWIFT

<https://daily-tribune.com/stories/bartow-bio-jennifer-barnett-puts-spotlight-on-mental-health-substance-abuse-services,26099>



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A familiar story

DAILY TRIBUNE NEWS (DTN): From your experiences working in Bartow County, just how prevalent are mental health disorders in the general population?

JENNIFER BARNETT (JB): It's really hard to say. There's a lot of challenges going on, some are still afraid of the stigma and don't want to be open about it.

DTN: What would you say is the biggest barrier to mental health care for residents in Bartow?

JB: Lack of insurance. It's hard for people to get their medications ... what I hear the most is that for low-income families, the insurance is so outrageous and it's just hard to find the therapists and everything that will take the insurance that they have. It just doesn't cover it.

The need to ensure access to recovery



- Existing addiction crises: alcohol, opioid, etc.
- Growing anxiety, grief, isolation, and substance use during and after COVID-19
- Necessary to grow substance use & mental health care & recovery services
- To increase access in low-cost & effective way: Parity!

What is substance use & mental health parity?



“Parity” means equality or equity

What is substance use & mental health parity?



- “Behavioral health parity” means people with mental health & substance use conditions receive the same level of health insurance benefits –and access to services –as people with physical health conditions
- Inequality in insurance/health care comes from stigma

Without parity, Georgia families are:

Forced to navigate
confusing insurance
system in the middle
of a crisis

Denied coverage for SU/MH
services b/c they are “not
medically necessary,”
without being given a reason

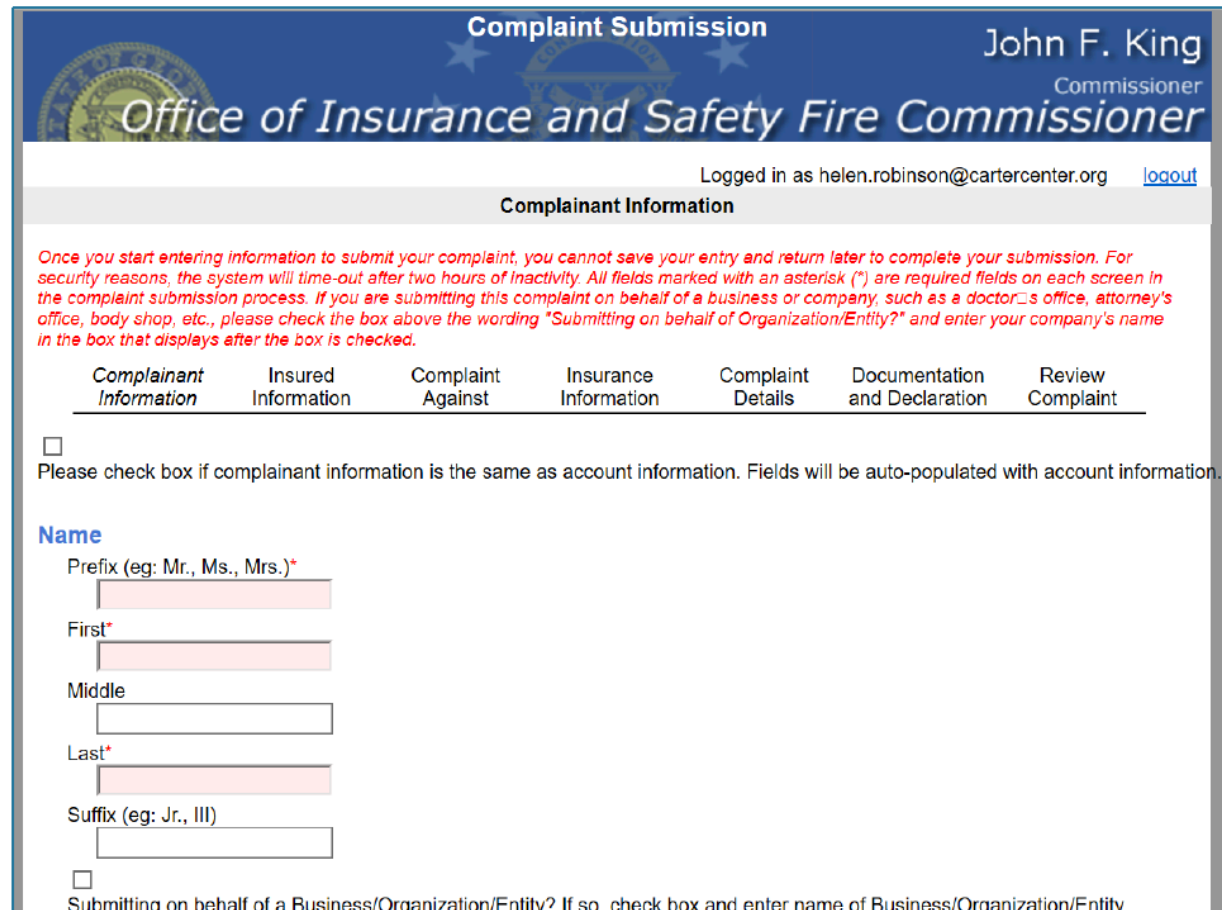
Unable to
access early
treatment
that can
prevent crises

Limited to
fewer
visits for
care

Must go out of network,
pay out of pocket, pay a
larger share of the
treatment cost for
MH/SU services than for
other kinds of health
care

Submit a complaint if you have experienced a suspected parity violation

If you have private insurance:
Complain to Georgia
Dept. of Insurance:
OCI.georgia.gov →
Insurance
Resources → Report
complaints & fraud



The screenshot shows the 'Complaint Submission' page for the Georgia Department of Insurance. At the top, it identifies John F. King as the Commissioner. The user is logged in as helen.robinson@cartercenter.org. The page is titled 'Complainant Information' and includes a warning about session timeout. A progress bar shows seven steps: Complainant Information, Insured Information, Complaint Against, Insurance Information, Complaint Details, Documentation and Declaration, and Review Complaint. The 'Name' section contains input fields for Prefix, First, Middle, Last, and Suffix, with asterisks indicating required fields. A checkbox at the bottom allows the user to submit on behalf of a business or organization.

Complaint Submission John F. King
Commissioner
Office of Insurance and Safety Fire Commissioner

Logged in as helen.robinson@cartercenter.org [logout](#)

Complainant Information

Once you start entering information to submit your complaint, you cannot save your entry and return later to complete your submission. For security reasons, the system will time-out after two hours of inactivity. All fields marked with an asterisk () are required fields on each screen in the complaint submission process. If you are submitting this complaint on behalf of a business or company, such as a doctor's office, attorney's office, body shop, etc., please check the box above the wording "Submitting on behalf of Organization/Entity?" and enter your company's name in the box that displays after the box is checked.*

Complainant Information	Insured Information	Complaint Against	Insurance Information	Complaint Details	Documentation and Declaration	Review Complaint
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☐ Please check box if complainant information is the same as account information. Fields will be auto-populated with account information.

Name

Prefix (eg: Mr., Ms., Mrs.)*
First*
Middle
Last*
Suffix (eg: Jr., III)

☐ Submitting on behalf of a Business/Organization/Entity? If so, check box and enter name of Business/Organization/Entity.

Submit a complaint if you have experienced a suspected parity violation

If you have
Medicaid:
Complain to Georgia
Dept. of Comm.
Health:
<https://medicaid.georgia.gov/mental-health-and-substance-use-disorder-parity>

What is Mental Health Parity?

In March of 2016 the Centers for Medicare and Medicaid Services (CMS) finalized a rule to strengthen access to mental health and substance use disorder services for people with Medicaid, Children's Health Insurance Program (CHIP), or Alternative Benefit Plan (ABP) coverage, similar to the requirements that were already in place for private health insurance plans. In summary, the rule requires that Medicaid, CHIP, and ABP Managed Care Plans not impose more restrictive benefit limitations on mental health and substance use disorder (MH/SUD) benefits than on medical and surgical (M/S) benefits. Health plans must ensure that financial requirements (such as co-pays and deductibles) and treatment limitations that apply to MH/SUD benefits are no more restrictive than the predominant requirements or limitations applied to medical and surgical benefits.

Relevant Georgia Documents

 [Mental Health Parity Monitoring Databook](#) - posted 08/03/20

 [Mental Health Parity CMO Questions & State Answers](#) - posted 08/03/20

Additional Resources

- [Mental Health Parity and Equity Addiction Act \(MHPAEA\) Fact Sheet](#)
- [Department of Health and Human Services, Mental Health and Substance Use Disorder Parity website](#)
- [Substance Abuse and Mental Health Services Administration, Know Your Rights](#)

Parity is the law

Congress pass a parity law in 2008...



- Paul Wellstone and Pete Domenici **Mental Health Parity and Addiction Equity Act of 2008**: SU & MH conditions should be covered by insurance equitably (“at parity”) with other illnesses
 - Signed into law by President George W. Bush
- Insurance plans do not have to cover SU & MH treatment, but if they do, it must be comparable to coverage of other medical treatment
- Affordable Care Act, 2010: “Essential health benefits” expanded the plans that must offer SU & MH coverage and comply with parity.

...But more is
needed

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.

Source: 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.



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State action!

Public insurance (Medicaid & PeachCare)

Who's in charge?

GA Dept. of Community Health

- Comm. Frank Berry (appt. by Gov. Kemp)

Private insurance (Individual & job-based if you're at a small company)

Who's in charge?

GA Office of Comm. of Insurance & Fire Safety

- Comm. John King (elected, 2022)

Work with and/or take action against public & private insurers

State action: Administrative



**GEORGIA DEPARTMENT
OF COMMUNITY HEALTH**



**Office of Commissioner of
Insurance and Safety Fire**
Protect | Enforce | Educate | Inform

- Collaborate across Depts. of Insurance (DOI), Community Health, and BH & Dev Disabilities (DBHDD)
- Dept. of Comm. Health include clear parity provisions in Medicaid contracts, require Medicaid insurers to prove compliance, & set targets for improvement
- Georgia DOI conduct regular tests for parity compliance and publish an annual report on the results
- Make it easier to report suspected parity violations to DOI and DCH



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State action: With new laws (legislative)




- Tailor and adopt **model legislation** to strengthen and update parity provisions
- Req. insurers to include more MH & SU providers in their list of in-network doctors (network adequacy)
- Update all relevant state law text (called “state code”) to refer to the most recent Diagnostic and Statistical Manual of Mental Disorders

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You can start making a difference in how health policy is made in our state and have your voice heard! Legislators hear from lobbyists all day long but what they don't hear is from concerned citizens who have a personal story to share. Use the form below to find your legislators and write a letter and make your voice heard!

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Messages

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Confirmation

Prefix

First Name

Last Name

Street Address

Postal Code

City


State/Province

- State -

⌵

Email

Mobile Phone (Optional)

 ⌵

Next

Advocacy opportunities

Share your story at parityregistry.org

If you experience a parity violation, submit your complaint.

Talk with your elected officials about parity

Stay in touch with GCSA & GHF!

Thank you!

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