



## **MENTAL HEALTH PARITY REQUIREMENTS EXPANDED AND EXTENDED TO SUBSTANCE ABUSE**

The Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) became effective January 1, 2010 and includes the following key changes:

- Because the group health plan includes medical/surgical benefits and mental health benefits, the financial requirements (e.g., deductibles and co-payments) and treatment limitations (e.g., number of visits or days of coverage) that apply to mental health benefits shall be no more restrictive than the predominant financial requirements or treatment limitations that apply to substantially all medical/surgical benefits;
- Because the group health plan includes medical/surgical benefits and substance use disorder benefits, the financial requirements and treatment limitations that apply to substance use disorder benefits shall be no more restrictive than the predominant financial requirements or treatment limitations that apply to substantially all medical/surgical benefits;
- Mental health benefits and substance use disorder benefits shall not be subject to any separate cost sharing requirements or treatment limitations that only apply to such benefits;
- Because the group health plan includes medical/surgical benefits and mental health benefits, and the plan provides for out of network medical/surgical benefits, it shall provide for out of network mental health benefits;
- Because the group health plan includes medical/surgical benefits and substance use disorder benefits, and the plan provides for out of network medical/surgical benefits, it shall provide for out of network substance use disorder benefits;
- Standards for medical necessity determinations and reasons for any denial of benefits relating to mental health benefits and substance use disorder benefits shall be made available upon request to plan participants;
- The parity requirements applicable prior to 2010 (regarding annual and lifetime dollar limits) will continue and will be extended to substance use disorder benefits.