

# Parity: Ensuring Access to Behavioral Health Care in Georgia



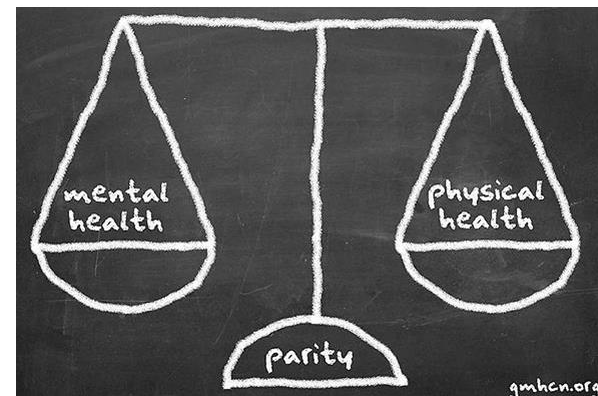
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# What is Parity?

- parity means people with mental health and substance use conditions receive the same level of health insurance benefits – and access to services – as people with physical health conditions
- practices that deny coverage or treat payment for behavioral health care differently send a strong message to those seeking that care that they are asking for something that is outside the norm
- stigma is one of the fundamental reasons that behavioral health care has not been treated on par with physical health care in public policies and in insurance coverage



# Without Parity, Georgians are:

- required to go out of network, pay out of pocket, pay higher co-pays or a larger share of the treatment cost for behavioral health services than for other kinds of health care
- limited to fewer visits for care
- denied coverage for behavioral health services because they are deemed “not medically necessary,” without being given an explanation
- unable to access early treatment for themselves or their children that can prevent a crisis
- forced to navigate a confusing insurance system in the middle of a crisis



# How Does Parity Impact Providers?

## 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

<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.



# Federal Parity Legislation

- the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008, signed into law by President George W. Bush, established that behavioral health conditions should be covered by insurance equitably, or at parity, with other illnesses
  - insurance plans do not have to cover behavioral health treatment, but if they do, it must be *comparable* to coverage of other medical treatment
  - the ACA's essential health benefits expanded the plans that must offer behavioral health coverage and comply with parity (exceptions include Medicare and Medicaid fee for service)



# State Agency Enforcement

- the Georgia Department of Insurance oversees and analyzes the practices of private insurers (<https://oci.georgia.gov/file-consumer-insurance-complaint> )
- the Georgia Department of Community Health oversees and analyzes the practices of Medicaid insurance companies (CMOs) (<https://medicaid.georgia.gov/mental-health-and-substance-use-disorder-parity>)
- work with and/or takes action against insurers



# Areas of Opportunity - Administrative

- collaborate across the state's Department of Insurance (DOI), Department of Community Health (DCH) and Department of Behavioral Health and Developmental Disabilities (DBHDD)
- **Georgia DCH include clear parity provisions in Medicaid managed care contracts, require CMOs to submit parity data to demonstrate compliance, and set targets for improvement**
- **Georgia DOI conduct regular market conduct exams for parity compliance, including prior authorization, reimbursement rates, and denials based on medical necessity – and publish an annual status report on the exams**
- make it easier to report suspected parity violations to the state





# Areas of Opportunity - Legislative

- require insurers to **submit data** on denials of coverage for behavioral health treatment to the relevant departments for parity compliance analysis
- require **departments to report** to the General Assembly on parity enforcement
- utilize **model legislation** to strengthen and update parity provisions



# How to File a Complaint

- People who suspect they have experienced a parity violation can file an appeal directly with the insurance company or the Medicaid Care Management Organization
  - [The Health Insurance Appeals Guide: A Consumer Guide for Filing Mental Health and Substance Use Disorder \(MH/SUD\) Appeals](#)
- People with private insurance (non-ERISA plans that are regulated by the state) can submit complaints to the Department of Insurance:  
<https://oci.georgia.gov/file-consumer-insurance-complaint>
- Encourage patients to share their stories / share provider stories (can be anonymous)
  - NAMI GA (there is a pop up when you visit the home page) -  
<https://namiga.org/>
  - Kennedy Forum (national resources):  
<https://www.parityregistry.org/complaint-form/>



# Opportunity and Urgency

- the need for behavioral health services and treatment in Georgia will continue to increase due to pandemic-related anxiety, grief, depression, isolation, and substance use
- stigma may be decreasing
- the first Behavioral Health Reform and Innovation Commission [report](#) focuses on solutions to access and workforce challenges
- key state leaders are prioritizing mental health
- American Rescue Plan funding is available
- 988 implementation will occur in July 2022 (in less than one year)



# State lawmakers reach across aisle, say 2022 is 'the year of mental health'

BY: JILL NOLIN - NOVEMBER 11, 2021 8:44 PM



One of the commission's recommendations that already appears to be gaining traction deals with how insurers treat mental health and substance use conditions, ensuring that people seeking treatment receive the same level of health insurance benefits as people with physical health conditions.

"Parity improves health outcomes, it helps prevent crisis and it can alleviate provider shortages, for example, in rural areas by ensuring that our providers are able to be adequately reimbursed," said Helen Robinson, associate director of public policy with The Carter Center's mental health program.

"Without parity, Georgia families are required to go out of network, pay out of pocket, are limited to fewer visits for care and are denied coverage for needed behavioral health care because they are arbitrarily deemed to be not medically necessary without being provided an explanation," she said.

<https://georgiarecorder.com/>



# Make this the Year for Mental Health!

- ❑ Advocate for parity.
- ❑ Ask for funding for a crisis continuum of care and early intervention services.
- ❑ Eliminate stigma.
- ❑ Support legislation from the Behavioral Health Reform and Innovation Commission.
- ❑ Talk to your state legislators: <http://openstates.org>

