The Future of Behavioral Health Care

"Perspectives from the Industry"

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Mental Health Parity – West Virginia Law

- **Individual Market:**
  - Mental Health Parity does not apply to the individual market.
  - The mental illness requirement is mandatory (this includes at least 45 consecutive days confinement as an inpatient and outpatient benefits).
Mental Health Parity – West Virginia Law

- **Small Group:**
  - Cost containment measures can be made to the policies.
  - Insurer must meet 2% threshold to be eligible.
  - Insurer may apply each year to continue or modify any cost containment measure they have in place.
Mental Health Parity – West Virginia Law

- **Large Group:**
  - Cost containment measures are not an option for insurers providing a “Group Health Plan” with an average of more than 50 employees unless it meets a 2% threshold.
  - Large group requirements were the same as the small group requirements prior to Oct. 3, 2009.
  - The large group requirements changed to comply with the federal requirements of the Emergency Economic Stabilization Act of 2008.
Mental Health Parity – West Virginia Law

- Mental Health Parity applies to “Serious Mental Illness” benefits under the diagnostic categories or sub classifications of:
  - Schizophrenia and other psychotic disorders;
  - Bipolar disorders;
  - Depressive disorders;
  - Substance-related disorders
  - Anxiety Disorders
  - Anorexia and Bulimia
Mental Health Parity – West Virginia Law

- Any treatment related to autism that would be classified in one of the diagnostic classifications, or sub classifications (listed in the previous slide), as a "serious mental illness" would apply in West Virginia’s mental health parity law.
Autism

- Many States have, or are considering, including autism in their mandatory health plan benefits.
- Studies have shown that early intervention increases quality of life and decreases later costs for social services.
- Some “Cost Estimates” concerning these mandates are misleading.
What the Future Holds

- 2014 – Mandatory mental health and substance abuse disorder services (including behavioral health treatment) will go into effect.
CONTACT INFORMATION

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