

# Federal Parity Update

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# S.558

## Mental Health Parity Act Of 2007

- Applies to plans with over 50 employees
- Parity for financial and treatment limitations and out-of-network (if offered)
- Mental health benefits (includes substance abuse) will be defined by employer
- Specifically allows for medical management
- Preempts state laws related to federal requirements in the bill (financial and treatment limits, management of the benefit and out-of-network)
- Cost exemption

# H.R. 1424

## Paul Wellstone Mental Health & Addiction Equity Act of 2007

- Applies to plans with over 50 employees
- Parity for financial and treatment limitations and out-of-network (requirement)
- If offer mh/sa benefits must offer FEBHP benefits
- Does not have explicit language related to medical management
- No preemption; therefore the bill acts as a floor but not a ceiling
- Cost exemption