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