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# Pres White Journal

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## Expanded Benefits Now Law

There are some important changes to the group medical arena that are important to note. On October 3rd, the date President Bush signed the financial services bailout bill, it included the mental health parity legislation which became law. This legislation requires health-care providers to provide the same coverage for mental health and substance abuse disorders as they do for other medical illnesses. For most calendar year plans, the law will take effect January 1, 2010. Some of the noted provisions include:

- **Expands** the 1996 law on annual and lifetime limits to co-payments, deductibles, coinsurance, out of pocket expenses and treatment limitations (frequency, number of visits and days

of coverage for mental health and substance abuse coverage.



- **Maintains** the Health Insurance Portability and Accountability Act (HIPAA) standard thereby creating a federal base for parity standards and allowing states to enact more extensive requirements for insured plans.
- **Requires** that an employer offer out-of-network mental health and substance abuse coverage "if the plan offers out-of-network coverage."

- **Protects** plan medical management practices that are vital to assuring the cost and quality of services for covered benefits.

While most group health plans do not meet these new requirements, the cost is expected to be modest. Last year the Congressional Budget Office estimated the enactment of a similar bill would "boost health insurance premiums by an average of about 0.2% a year."<sup>1</sup> What the bill hopes to achieve is better treatment that will limit absenteeism and maintain workplace standards for employees.

<sup>1</sup> Society for Human Resource Management 10/08

On behalf of the Pres White Agency  
Best wishes for a Happy Holiday Season and a Happy New Year!

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