

# BluePrints for Brokers Update

October 5, 2009

## Federal Mental Health Parity Compliance

As you may know, the federal Mental Health Parity and Addiction Equity Act of 2008 (Act) will take effect for plans with effective dates on, or after, October 3, 2009. This Act applies to group health plans of 51 or more employees. It requires treatment or financial limitations for mental health and substance abuse benefits to be equivalent to those for medical/surgical benefits. In other words, if a group health plan includes medical/surgical benefits and mental health/substance abuse benefits, the financial limits (e.g., deductibles and copays) and treatment limitations (e.g., number/days of visits) must be “no more restrictive” for mental health/substance abuse than for medical/surgical.

Currently, health insurers are awaiting further guidance from the U.S. Departments of Labor, Health and Human Services, and Treasury regarding the benefits design.

Our Actuarial Department has completed an initial analysis. Based on that, we will include an additional 0.8 percent rate increase to all 51+ fully insured groups at the time of their renewals to address the impact of this Act. We will analyze each affected self-funded group to determine the impact on its claims cost before adjusting rate assumptions.

### DSGIT Impact — Current Groups and New Sales

Because this Act only covers group health plans of 51 or more employees — and counts employee numbers differently than the recent Medicare Secondary Payer Reporting Requirements, we will send out an *Employee Count Determination Form* to collect information about DSGIT groups that we believe may be subject to this Act.

Additionally, for sales quotes, the *New Group Questionnaire* form will now include a question allowing us to determine whether mental health parity applies. If the group has more than 40 employees, it will need to complete the *Employee Count Determination Form*.

DSGIT groups not subject to the Act will keep their same benefits designs and experience no rate impact.

If you have any questions about the Act, or how it will apply to your groups, please contact your Marketing Representative.

Regards,



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Director, Sales & Product Development



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