



Jeff Richardson, MBA, LCSW-C, Board Chair
Linda Rosenberg, MSW, President and CEO

March 12, 2019

Insurance and Real Estate Committee
Connecticut General Assembly
Legislative Office Building, Room 2800
Hartford, CT 06106

RE: HB 7125: An Act Concerning Parity for Mental Health and Substance Use Disorder Benefits, Nonquantitative Treatment Limitations, Drugs Prescribed for the Treatment of Substance Use Disorders, and Substance Use Services

Dear Members of the Committee:

The National Council for Behavioral Health, the unifying voice of America's health care organizations that deliver mental health and addictions treatment and services, would like to express support for HB 7125.

Since the enactment of the Mental Health Parity and Addiction Equity Act of 2008, the National Council has been a driving force nationally in assuring that all health plans cover behavioral health services at parity with medical and surgical treatment. HB 7125, which facilitates implementation of the federal parity law and strengthens parity provisions within Connecticut law, is an important measure in helping to expand access to comprehensive mental health and addiction treatment benefits to people in Connecticut.

Parity laws require health insurers that offer mental health and addiction benefits to do so on par with medical and surgical benefits, preventing them from applying financial requirements and treatment limitations for mental health and addiction that are more restrictive. The federal parity law applies to most commercial and all Medicaid managed care plans in the U.S. State insurance commissioners and Medicaid Directors have the authority to enforce the parity law, yet individuals and their employers are still paying for insurance coverage for mental health and addiction care that is far more restrictive than insurance coverage of other medical care.

While Connecticut has historically been a leader in enacting state parity legislation, there remains a need for more stringent enforcement, reporting, and data collection. In 2017, a Milliman report titled *Addiction and Mental Health vs Physical Health: Analyzing Disparities in Network Use and Provider Reimbursement Rates* identified Connecticut as the state with the highest disparity between physical and behavioral health care in terms of the proportion of office visits that are out-of-network. Significant disparities were also identified in inpatient care and payments to behavioral health providers compared with primary care providers. The information collected by implementation of this bill will help to close the gap for full parity and help to address the opioid crisis and improve outcomes for mental illness.

HB 7125 would strengthen mental health parity in the state by expanding mental health parity requirements, requiring health insurers to report additional data to the Connecticut Insurance Department, and reducing barriers to medication-assisted treatment for substance use disorders. It would strengthen parity provisions in the existing Connecticut law, help facilitate the implementation and enforcement of the federal parity law, and ensure that people with mental health and substance use disorders receive the benefits that they and their employers are paying for through their health insurance.

Thank you for your consideration and foresight in addressing this issue and helping people with mental health and substance use disorders receive the services they need.

Sincerely yours,



Chuck Ingolia
Senior Vice President, Public Policy & Practice Improvement