

Provider Update



Mental Health Parity

Effective July 1, 2008, or upon a group's subsequent renewal date, the Mental Health Parity Act changes the way that fully-insured groups and MEWAs (multiple employer welfare arrangements under ERISA), can administer benefits for the treatment of mental health conditions. These changes will be standard for ASO groups as well, unless they opt out. The changes include the treatments of the following nine mental illnesses that will not be subject to durational limits of inpatient/outpatient days and office visits:

- Bipolar Disorder
- Major Depressive Disorder
- Obsessive Compulsive Disorder
- Paranoid and Other Psychotic Disorder
- Schizoaffective Disorder
- Schizophrenia
- Post Traumatic Stress Disorder
- Anorexia Nervosa
- Bulimia

All other covered mental conditions will be subject to coverage limits of 30 inpatient/outpatient days and 30 office visits. Providing “full coverage” means that copayments, deductibles, coinsurance, lifetime limits, and out-of-pocket maximum amounts for these mental illnesses will be the same as medical conditions under the member’s coverage plan.

Other changes:

- Substance Abuse: While the law does not require that we apply the same changes to substance abuse coverage, covered substance abuse benefits will now apply to the member’s same common coinsurance and deductible.
- Developmental Delay: Certain developmental delay diagnosis codes, including those for developmental dyslexia and other learning difficulties will now be covered, including those filed with a physical/occupational/speech/educational therapy code. These services will be limited to 30 inpatient/outpatient days and 30 office visits. ***Please note that services received in a school setting will continue to be excluded.
- Sexual Dysfunction: Will no longer be subject to a separate lifetime maximum.
- Psychoanalysis: If a group is under Mental Health Parity, this will be paid as any other covered mental health procedure. HMO members will need to get preauthorization from Magellan, just as they do today for mental health services.

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