

THE
CARTER CENTER



Mental Health Parity in Georgia

Equity in Behavioral Health Coverage and Access

Sarah Phillips, MPA

Associate Director, Public Policy

Rosalynn Carter Mental Health and Caregiver Program

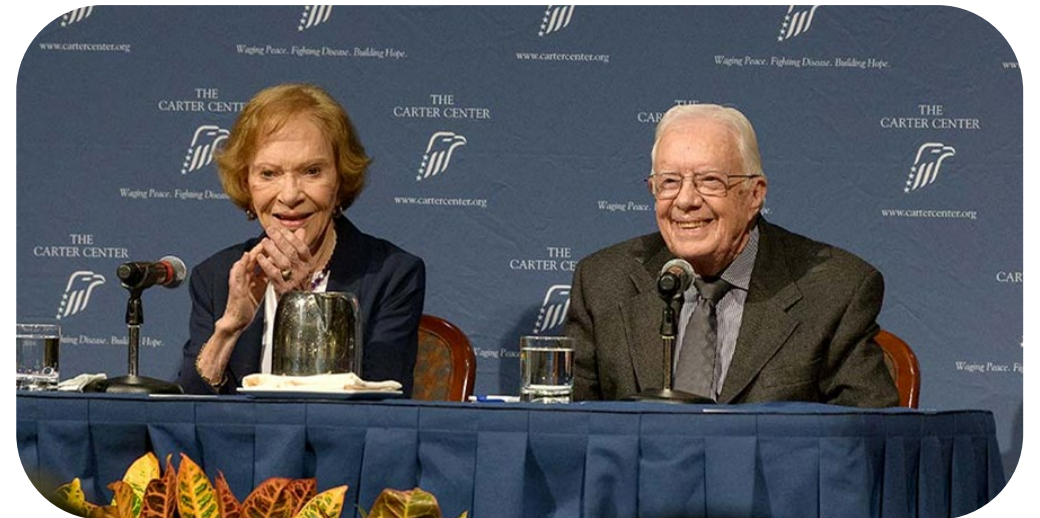
Rosalynn Carter Mental Health and Caregiver Program

THE VISION

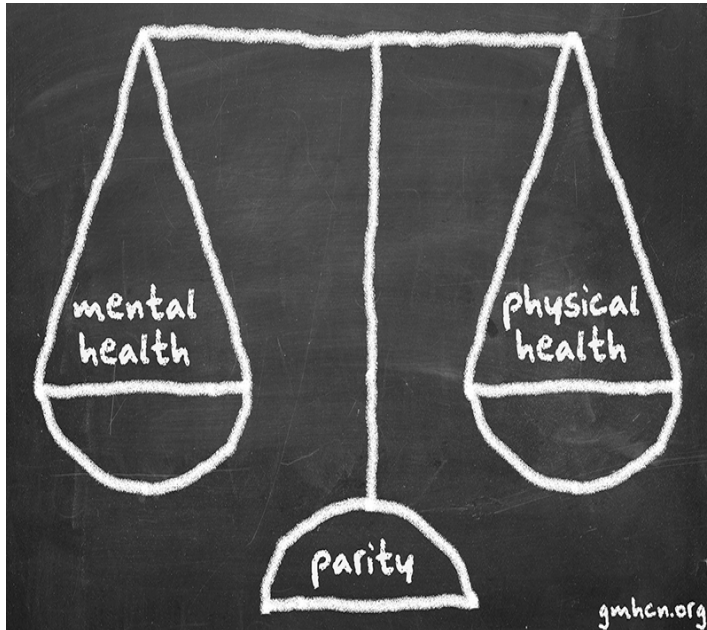
The Rosalynn Carter Mental Health and Caregiver Program envisions a world where mental health and caregiving are valued, promoted, and protected; and all people can access the inclusive care they need to live with dignity and well-being.

THE MISSION

The mission of the Rosalynn Carter Mental Health and Caregiver Program is to transform fragmented mental health and caregiving systems by building the capacity of health and community-based actors, advancing evidence-based policy, inspiring change through storytelling to build inclusive, accessible care for all.



Mental Health Parity: What It Is & Why It Matters



- Mental health and substance use disorder care are covered by health insurance **at the same level** as care for physical health conditions
- Practices that deny coverage or treat payment for behavioral health care differently reinforce that mental health care is out of the norm
- Without parity, people are:
 - Required to go out of network, pay out of pocket, or pay higher co-pays or a larger share of the treatment cost for behavioral health services than for other kinds of health care
 - Limited to fewer visits for care
 - Denied coverage for behavioral health services because they are deemed “not medically necessary”
 - Unable to access early treatment that can prevent a crisis
 - Forced to navigate a confusing insurance system during a crisis



The Federal Parity Law of 2008



- Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act (MHPAEA) of 2008
- The Affordable Care Act's essential health benefits expanded the plans that must offer behavioral health coverage and comply with parity



The Georgia Mental Health Parity Act of 2022

What:

HB 1013, the Georgia Mental Health Parity Act, will help Georgians access affordable mental health and substance use disorder treatment by enforcing parity in behavioral health coverage.

How:

- Medicaid care management organizations (CMOs) and private insurance plans that are regulated by the state to follow the federal parity law
- The Georgia Department of Community Health and the Department of Insurance will regularly monitor parity compliance and take action when violations occur
 - The state budget included funding for a dedicated staff person to enforce parity
- Make it easier for families to file parity complaints with the state
- Make parity compliance data transparent and publicly available
- Ensure medical necessity determinations are based on generally accepted standards of care



The Implementation Challenge

Laws require:

- Awareness
- Accountability
- Infrastructure

Risk of becoming symbolic
instead of transformative



Grassroots to Grasstops Approach

Recognize and leverage the overlap in coalition focus areas

Hosting advocacy days at the Capitol

Coalition organizing: Georgia Parity Collaborative

Public awareness: Parity Awareness Campaign

Providing testimony and best practice research

Offering support to state agencies as they are carrying out implementation duties prescribed in HB 1013

Educating the media and legislators about the issue

Gathering stories from people with lived experience



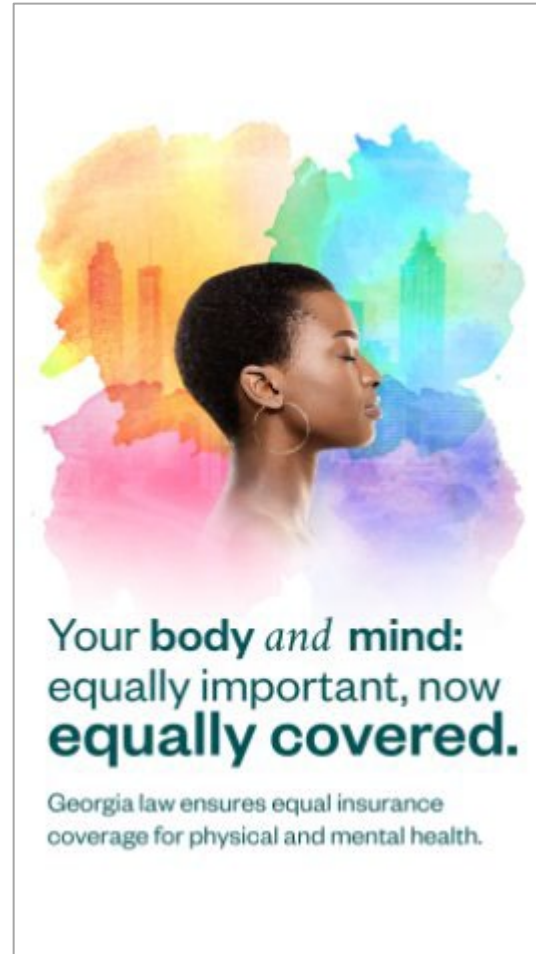
Coalition-Building: The Georgia Parity Collaborative



- Chaired by The Carter Center
- Made up of a coalition of over 75+ statewide and national organizations
- Works to advance parity and educate policymakers, communities, and the media
- Monitors the implementation of the parity provisions in the Act by state agencies and evaluates the public's awareness of the Act and its impact
- Hosts Annual Mental Health Parity Day at the Capitol
- Monthly meetings are open to all



Public Awareness: GA Parity Awareness Campaign



Campaign Goals

Raise awareness among underserved Georgians about their parity rights.

Audiences

Disproportionately face barriers to care

Less likely to seek care due to stigma, cost, and negative experiences with health care systems

Tactics

Billboards, digital display ads, social media ads, targeted emails, print ads in local newspapers, radio spots, branded content articles

Online campaign landing page with resources



Georgia's First Enforcement Action



The Carter Center

68,567 followers

3h • 🌐

The state of Georgia has ordered 22 insurance companies to pay \$20 million in fines for violating a 2022 law requiring mental health insurance coverage, marking a milestone for mental health advocates.

"We're looking to our state agencies to continue monitoring for non-compliance and taking action like the Department of Insurance has," said the Center's Mental Health and Caregiving Associate Director Sarah Phillips.

<https://lnkd.in/eDm-3vfg>



Georgia mental health advocates applaud state fines for insurance violations

atlantanewsfirst.com

JANUARY 12, 2026

Commissioner King Issues Nearly \$25 Million in Fines for Mental Health Parity Violations

ATLANTA – In August of 2025, Insurance and Safety Fire Commissioner John F. King announced [he would fine health insurance companies](#) for violations of Georgia's Mental Health Parity laws. Today, he delivers on that promise by issuing nearly \$25 million in fines.

"I said it before and I'll say it again: insurance companies will not take advantage of consumers under my watch," said Commissioner King. "These companies are not above the law, and I am taking definitive action to hold them accountable for denying Georgians the care they need."

The Mental Health Parity Act of Georgia, in coordination with the federal Mental Health Parity and Addiction Equity Act of 2008, requires that insurers provide coverage for Mental Health and Substance Use Disorders in a manner comparable to that of physical health coverage. The Georgia Insurance Commissioner is tasked to oversee private insurer compliance with the law, including an annual in-depth review of insurer data, processes and strategies for benefit applications, and non-quantitative treatment limitations (NQTLs).

In compliance with Georgia law, the first mental health parity data call report was produced on August 15, 2023. Findings from the report triggered the OCI to conduct market conduct examinations against twenty-two insurers. Market conduct examinations are comprehensive, data intensive audits of an insurer's business practices and often take several months or years to conduct based on the size of the company, complexity of the examination, and need for accurate results that stand up under legal scrutiny.



The Role of Employers in Parity

- By leveraging their influence with insurers, **employers are uniquely positioned to play a key role in the enforcement of parity.**
- Employers can take an active role in holding insurance companies and third-party administrators accountable by ensuring a provider's compliance with parity laws.
(*Mental Health America*)



Engaging Employers for Insurer Accountability

Why Employers Matter

- Most Georgians receive health coverage through their employers, giving businesses significant influence over health plans.
- Employers can hold insurers and third-party administrators accountable to ensure compliance with parity laws.

Our Approach

- Developed a resource compendium and ROI report to support businesses in strengthening parity practices.
- Launched inaugural employer cohort to cultivate parity champions across the state.
- Employer Symposium on August 20 to connect employers, policymakers, advocates, and state agency leaders.



An Employer's Toolkit: Championing Employee Mental Health and Substance Use Treatment Insurance Coverage

Part 1: The Basics of Parity

About This Toolkit

"Parity" means that the treatment for mental health conditions and substance use conditions is covered by health plans in the same way as the treatment for physical health conditions. This toolkit is designed to help business leaders become champions for parity and make access to behavioral healthcare a reality for their employees.

Though the concept of parity is simple and makes good business sense, the topic of health insurance in general can be complex. This toolkit is not intended to provide legal information or advice. It is designed to provide business leaders with a high-level understanding of key concepts so that they can create a process to ensure parity in their health plans. The Resources section provides links for more in-depth exploration of the topic.

Supporting parity is a strategic and cost-effective way for the business community to foster mental well-being, resilience, and overall health among employees, colleagues, and communities. Thank you for taking the first steps to becoming a champion for parity.

At The Carter Center, the Rosalynn Carter Mental Health and Caregiver Program partners with employers in Georgia and nationwide to support the implementation of state and federal parity requirements so that people can access needed treatment and supports for mental health and substance use conditions through their insurance plans.

The Basics of Parity

Parity in health insurance coverage means that treatment for mental health and substance use conditions—often called behavioral health—is covered in the same way as treatment for physical health conditions like heart disease, diabetes, or cancer. Parity ensures that people do not face additional barriers to insurance coverage that can prevent them from accessing needed behavioral healthcare when compared with physical healthcare, such as:

- More restrictive prior authorization requirements
- Higher co-pays and out-of-pocket costs
- Stricter limitations on number of visits for treatment
- Less ability to get an appointment with an in-network provider in a reasonable amount of time
- Arbitrary denial of coverage



Figure 1. Parity in health insurance coverage means that treatment for mental health conditions is covered in the same way as treatment for physical health conditions.

Companion Website
The Georgia Parity Collaborative website is a companion resource to this toolkit, with consumer information on parity and how to file an appeal if coverage is denied. Visit georgiamentalhealth.com

Lessons Learned So Far



- Public education and awareness drives consumer reporting, which is essential for enforcement
- Coalitions amplify influence—individually, organizations might lack the same power
- Legislative wins require follow-through, or they risk losing momentum
- Policymakers are more responsive when data, stories, and partners align



*Waging Peace.
Fighting Disease.
Building Hope.*

COVERAGE AND CULTURE

Employer Symposium on Workplace Mental Health

Thursday, August 20, 2026

10 AM - 3 PM

The Carter Center | Atlanta, GA

Learn how to use your influence as a health care purchaser to improve mental health access while building a workplace culture where employees can thrive.

Open to businesses of all sizes and sectors!



**REGISTER
TODAY**

THE
CARTER CENTER





Georgia Mental Health Parity Dashboard

Tracking Mental Health Parity in Georgia

What Is the Georgia Mental Health Parity Dashboard?

- A free, public tool by Georgians for a Healthy Future that tracks how well Georgia enforces mental health parity law
- Covers both commercial/small-group plans (DOI) AND Medicaid/PeachCare (DCH)
- Scores health plans across 7 key parity domains using a stoplight system (Green/Yellow/Red)
- Based on Georgia's Mental Health Parity Act (HB 1013, 2022) and the federal MHPAEA

Explore the dashboard at:
mhparity.healthyfuturega.org

THE
CARTER CENTER



Thank You!

Sarah.Phillips@cartercenter.org