



Department of
**Commerce &
Insurance**

Mental Health Parity and Substance Abuse Equity

What is Mental Health Parity?

Mental health parity is the equal provision of benefits for mental health and substance use disorder treatments and medical and surgical treatments in insurance plans.

Federal Parity Laws

- **Mental Health Parity Act of 1996 (“MHPA”)**
(P.L. 104-204)
- **Mental Health Parity and Addiction Equity Act of 2008 (“MHPAEA”)** (P.L. 110-343)
- **Patient Protection and Affordable Care Act (“ACA”)** (P.L. 111-148, as modified by P.L. 111-152, the Health Care and Education Reconciliation Act of 2010)

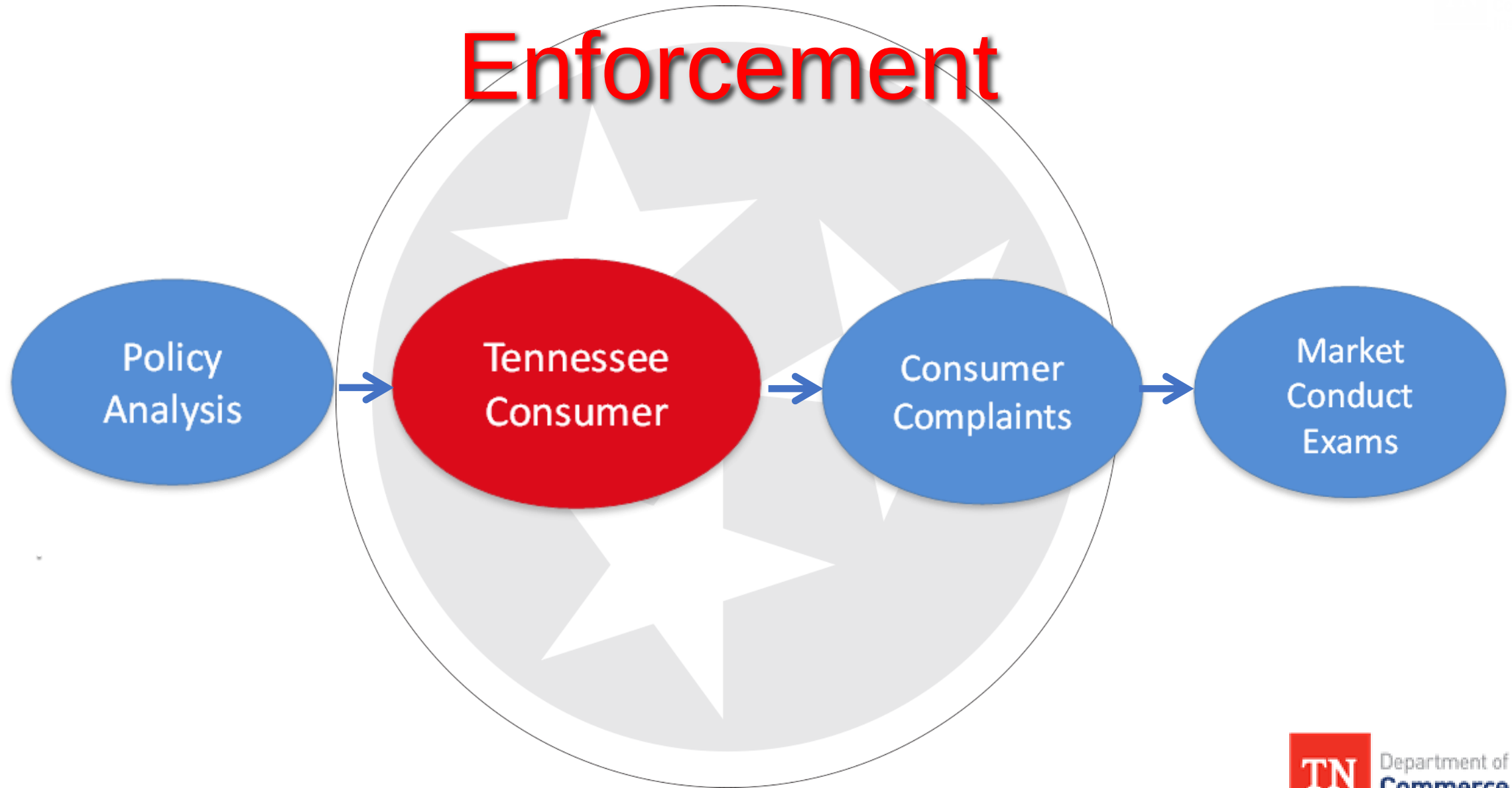
State Parity Law

SB2165/HB2355 (2018): Aligns state law with MHPAEA. Requires the carrier to submit an attestation that the carrier is in compliance with the law, and requires a report from TN Department of Commerce and Insurance in January 2020.

Bulletin 19-01

- All fully insured health benefit plans issued in Tennessee must provide coverage for mental health services.
- The coverage of those services must be no more restrictive than the predominant financial requirements or treatment limitations that apply to substantially all medical/surgical benefits.
- The included benefits are those for treatment of any condition or disorder listed in the mental disorders section of the International Classification of Diseases (ICD) or the Diagnostic and Statistical Manual of Mental Disorders (DSM).
- Autism is included among the current editions of both the ICD and DSM. Therefore, any treatment for autism that is medically necessary and appropriate, such as ABA, must be covered in compliance with MHPAEA in all fully insured health benefit plans issued in Tennessee.

Enforcement



Thank You!

Rachel Jrade-Rice | Assistant Commissioner

p. 615-741-3450

c. 615-917-1637

Rachel.Jrade-Rice@tn.gov

<http://www.tn.gov/commerce/section/insurance>