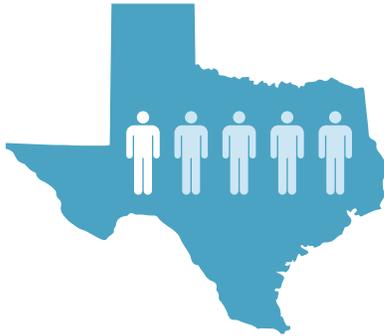


# MENTAL HEALTH PARITY

What It Means for Texas Hospitals & Patients



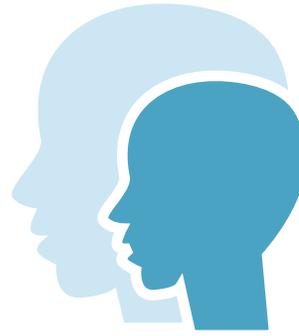
**1 IN 5**

people in Texas experience a

**behavioral health**

condition each year

AND



More than

**60%**

of those conditions  
**GO UNTREATED**

SOME TEXANS **DON'T SEEK TREATMENT**. OTHERS **SEEK IT, BUT DON'T RECEIVE IT**.



For patients with health insurance, the cause often is their health plan's different management of covered benefits for physical health conditions and those for behavioral health.



## What is Mental Health Parity?

Mental health parity refers to equal treatment by health insurers of physical health conditions, like diabetes, and behavioral health conditions, like depression.

Federal law requires health plans that offer coverage for mental health and substance use services to do so equal to coverage for physical health services. However, gaps to enforce the law at the state level persisted for a decade.

**The Texas Hospital Association** supported and helped pass House Bill 10, 85th Legislature, to allow the state to better **enforce the existing federal mental health parity law.**

Under state law, the Texas Department of Insurance can ensure health plans and insurers treat coverage for physical health and behavioral health conditions the same. Consumers and providers can contact THHSC's behavioral health ombudsman with questions and access-to-care concerns.

## Potential Parity Violations

**✗ Higher cost sharing** amounts or fewer authorized visits for mental health services than for physical health care.

**✗ Requiring prior authorization** or peer reviews to get mental health care covered but not for other types of care.

**✗ "Fail first" policies** or step therapy protocols that require patients to try less intensive treatment before seeking higher levels of care.

**✗ Mental health services being denied** for failure to meet medical necessity requirements.

## What Parity Means for Hospitals and Patients

Eliminating differences in how treatment for physical and mental health conditions is reimbursed and administered:



**Improves access to timely, medically necessary treatment.**



**Improves behavioral health outcomes (reduces crises).**



**Helps normalize treatment for mental health and substance use disorders.**



**Reduces hospitals' uncompensated care costs.**