

**NEW MENTAL HEALTH, SUBSTANCE ABUSE  
PARITY RULES FINALIZED**  
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The Obama administration finalized new regulations to expand coverage requirements for employers providing mental health and substance abuse treatment under their group health care plans.

The long-awaited final rules are based on the 2008 Mental Health Parity and Addiction Equity Act. They will prohibit large employers — defined as firms with more than 50 full-time workers — from applying copayments, deductibles and utilization limits for mental health care and substance abuse treatments less favorable to plan members than those they apply to medical and surgical services.

While the final regulations do not expressly require large employers to provide coverage for mental health and addiction treatment services, employers that choose to provide such coverage must ensure it is substantively equal to their group medical benefits within six service classifications, including in- and out-of-network inpatient and outpatient care, emergency treatment and prescription drug services.

Additionally, the final regulations will prohibit employers from using employee-assistance programs to limit or direct mental health care — or requiring employees to exhaust their EAP allowances before they can access mental health care under group health plans — if similar restrictions have not been applied to medical and surgical care.

If you are having default understanding the new health care laws. Join the club LOL!!  
Please contact us at IB for assistance.