

Karima M. Woods, Commissioner

Mental Health Parity – Frequently Asked Questions (FAQs)

What is Mental Health Parity?

Mental health parity laws require insurers to cover mental and behavioral health no more restrictively than illnesses of the body. Specifically, the Mental Health Parity and Addiction Equity Act (MHPAEA) requires most health plans to apply similar rules to mental health (MH) and substance use disorder (SUD) benefits as they do for medical/surgical benefits.

What health plans are impacted by parity laws?

Most health plans are required by law to offer parity for MH/SUD benefits. Generally, these plans include most employer sponsored group health plans and individual health insurance coverage, including coverage sold in the health insurance marketplace.

What are examples of Mental Health (MH)/Substance Use Disorders (SUD)?

Depression, anxiety, mood disorder, eating disorder, substance abuse, addiction and alcoholism are all examples of MH and SUDs.

What does parity mean for consumers?

Parity means that financial requirements (such as copayments) and treatment limits (such as how many visits your insurance will pay for) must be comparable for physical health and MH/SUD services. Parity also applies to rules related to how MH/SUD treatment is accessed and under what conditions treatment is covered (such as prior authorization).

What are examples of common limits placed on benefits and services that are subject to parity?

Copayments

Deductibles

Yearly visit limits

Need for prior authorization

Proof of medical necessity

What are examples of how the parity protections may benefit me?

Plans must apply comparable copays for MH/SUD care and physical health care.

There can be no limit on the number of visits for outpatient MH/SUD care if there is no visit limit for outpatient physical healthcare.

Prior authorization requirements for MH/SUD services must be comparable to or less restrictive than those for physical health services.

How can I receive more information from my health plan about the MH/SUD benefits they cover?

With respect to parity, your health plan must provide information about the MH/SUD benefits it offers. You have the right to request this information from your health plan. This includes criteria the plan uses to decide if a service or treatment is medically necessary.

What can I do if my insurance company denies my claim?

If your plan denies payment for MH/SUD services, your plan must give you a written explanation of the reason for the denial and must provide more information upon request.

If your health plan denies a claim, you have the right to appeal the denied claim. This means you can ask your health plan to look again at its decision and perhaps reverse the decision and pay the claim. Call your health plan to ask how to submit a request to appeal a claim.

What will the Sobering Center offer?

The Sobering Center is being managed by the Department of Behavioral Health. Please contact the agency at 202-673-2200 for more information.

For the Naloxone in schools, does DBH have a standing physician's order for the District?

Please contact the Department of Behavioral Health at 202-673-2200 for more information.

What services are provided for employees and their families outside of the District of Columbia?

Depending on what services you are seeking, you would need to ask your insurance company about the mental health services available to you outside of the District. Insurance plans may cover expenses for specialized services that you receive outside of the DMV area. You must seek approval from your insurer prior to seeking services outside of the District.

Additionally, please contact the Department of Behavioral Health at 202-673-2200 for more information.

What resources, other than INOVA, are available to District employees who seem to be having a hard time mentally?

The National Alliance on Mental Illness (NAMI) DC can be reached at 202-466-0972.

Please also see the Department of Behavioral Health's slide deck for resources related to accessing DBH's mental health services in Washington, DC.

Even though insurers are required to provide parity in coverage for mental health and substance abuse services, treatment is still largely out of reach for many people because the insurance companies simply won't pay providers enough. Many providers say that the reimbursement amount is so low that it is unsustainable for them. What can be done to increase reimbursement and induce providers to accept insurance?

Under the Federal Parity Act, reimbursement is considered a non-quantitative treatment limitation that must comply with parity rules. State/DC and federal regulators have a role to play in testing health plans' parity compliance on reimbursement. This includes requesting and analyzing each plan's parity compliance analysis for reimbursement, which is something that is now required by federal law. The U.S. Departments of Labor and Health and Human Services have also said they plan to strengthen federal parity regulations in the near future to enable them to better address discriminatory reimbursement of mental health and addiction providers.

What support groups are available for families supporting individuals who are experiencing mental health challenges?

NAMI DC offers free weekly online support groups on Wednesdays 7p.m. to 9 p.m. and Saturdays 2 p.m. to 4 p.m. To access and participate in support groups, you must register on NAMI DC's website at supportgroups@namidc.org. A link will be forwarded to you the day of the group meeting.

For individuals who have experienced domestic violence trauma, what mental health services are available immediately following a crisis?

Please contact the Department of Behavioral Health at (202-673-2200 for more information.

Are there accommodations for employees engaged in highly stressful roles within DC government?

The DC Office of Disability Rights has information available about the reasonable accommodation process for District employees: odr.dc.gov/book/manual-accommodating-employees-disabilities/reasonable-accommodation-process.

Please note that each agency has a person who specializes in addressing accommodations. You have to work with the person and your clinician to address the accommodation.

What are the accommodations available for mental disabilities?

The DC Office of Disability Rights has information available about the reasonable accommodation process for District employees: odr.dc.gov/book/manual-accommodating-employees-disabilities/reasonable-accommodation-process.

Please note that each agency has a person who specializes in addressing accommodations. You have to work with the person and your clinician to address the accommodation.

Please also contact your clinician so they can make the case as needed to HR.

What about conflict free services? It is difficult to seek services as a mental health professional.

Please contact the Department of Behavioral Health at 202-673-2200 for more information.

What is the contact information for suicide prevention?

Please contact the Department of Behavioral Health at 202-673-2200.

Where can I inquire about an accommodation letter if I suffer from major depression and anxiety and submitted an FMLA request to DCHR?

Please contact DC HR dchr.dc.gov and the DC Office of Disability Rights odr.dc.gov/service/agency-ada-coordinators.

Are there counselors/advisors who can help select the right health insurance plan for my needs/circumstances?

Please contact DC HR for assistance: dchr.dc.gov.