

Wolf Administration Announces Expanded Parity Protections



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Harrisburg, PA – Governor Tom Wolf and Insurance Commissioner Jessica Altman commended the recent work of the General Assembly, particularly the House Insurance Committee and the Senate Banking and Insurance Committee, on two pieces of bipartisan legislation to strengthen and clarify mental health parity analysis and enforcement.

“Pennsylvania leads the nation in mental health parity enforcement, and this legislation will strengthen our already robust efforts,” said Gov. Wolf. “These bills represent collaboration among all parties that will result in an even better understanding of mental health parity and, therefore, better access for Pennsylvanians who seek help.”

The two measures, House Bills 1439 and 1696, sponsored by Representative Aaron Kaufer and Representative Thomas Murt respectively, were signed by Gov. Wolf on October 29 as Acts 89 and 92. These laws require health insurers who want to offer comprehensive health insurance coverage in Pennsylvania to verify that they have completed and fully documented analyses of their efforts to provide mental health and substance-use disorder coverage that is comparable to physical health services with respect to cost sharing, in- and out-of-network coverage, and other treatment limits. In addition to the verified analyses, insurers must make that documentation available to the Insurance Department upon request to demonstrate compliance with the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA). Documentation must also be available to policy holders and providers upon request.

The new requirements are one element of Gov. Wolf’s multi-agency effort and anti-stigma campaign, Reach Out PA: Your Mental Health Matters. The campaign is dedicated to expanding resources and the state’s comprehensive support of mental health and related health care priorities in Pennsylvania. Reach Out PA, in partnership with several state agencies, has conducted both targeted and broad outreach to consumers and stakeholders regarding barriers to mental health and substance use disorder treatment. These agencies have coordinated over the past several months to provide support for providers, practitioners, consumer advocates, and others under the Wolf Administration’s mental health and substance use disorder treatment priorities. New resources from these efforts will be made available this winter.

In recent years, the Pennsylvania Insurance Department (PID) has identified, through market conduct examinations, significant compliance concerns relating to mental health parity.

“Our exams and investigations, as well as analysis of consumer complaints, indicate that mental health parity noncompliance persists,” said Altman. “We appreciate the legislative leaders who worked with PID, insurers, and consumer advocates to help strengthen Pennsylvania’s parity framework through this legislation. The legislation will result in greater compliance across insurance companies and improve consumer access to understandable coverage information.”

A critical part of easing access to mental health services is establishing that state and federal parity laws and their consumer protections are being followed by all insurance providers operating within the commonwealth. Uniformity in definitions and reporting is important to ensuring all parties are on the same page. This type of transparency will provide those struggling with mental health or substance-use disorders with continued access to the care that they need.

Consumers with questions or concerns about their insurance plan’s compliance with parity laws can contact the Insurance Department’s Consumer Hotline at 877-881-6388.

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