Illinois Governor Pat Quinn signed into law this week a behavioral health parity bill that brings state law into line with federal law on requiring mental health coverage be comparable with other physical health coverage. The Chicago Tribune reported the Governor said at the signing "no one should be forced to forgo critical mental health care because of where they live or because their insurance charges more."

The federal Mental Health Parity and Addiction Equity Act, passed in 2008 but fully in effect in 2011, requires companies that offer mental health benefits to restrict them no further than they do physical health coverage. The federal law does not require that insurance benefits must include behavioral health services. For instance, if mental health services are included as an insurance benefit, the number of days of hospitalization for mental health treatment can be no more restrictive than hospitalization for physical health treatment. Co-pays must be the same as well.

The new law in Illinois also adds addiction health care and autism health care to the definition of behavioral health care. Illinois law is applicable to any plan of a small employer (with 2-50 employees) as well as larger employers required by federal law.

Representative Lou Lang, the primary sponsor of the bill, emphasized that the bill provides for stronger state enforcement. On his website for constituents, Rep. Lang wrote, "Federal enforcement is a more remote, lighter touch, relying on telephone calls and mail. By matching state law to the federal standards, the Illinois Insurance Department can enforce the federal standards more aggressively than the federal government could by virtue of state face-to-face enforcement activities."

By: Friday, August 19, 2011 at 03:56 PM
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