

PARITY FOR EMPLOYERS

THE CARTER CENTER ROSALYNN CARTER MENTAL HEALTH & CAREGIVER PROGRAM



WORKPLACE MENTAL HEALTH INITIATIVE

Founded in 1991 under the leadership of former First Lady Rosalynn Carter, the Rosalynn Carter Mental Health and Caregiver program reflects more than five decades of advocacy for evidence-based policies and programs supporting individuals living with mental health conditions and their caregivers. We are launching a series of programs to support employers in fostering mental wellbeing among their colleagues and communities. We invite you to join us in the new year and make a commitment to **learning more about and advancing workplace policies that prioritize psychological safety, resilience, and overall health.**

WHAT IS MENTAL HEALTH PARITY?

State and federal parity laws require most health insurance plans to cover behavioral health (care for mental health and substance use disorders) on par with physical health care. Parity ensures that people do not face barriers to insurance coverage that can prevent them from accessing needed behavioral health care.

6 COMMON EXAMPLES OF PARITY VIOLATIONS

- **Higher copayments:** Your copayments for mental health services are higher than for your primary care doctor.
- **Limitations:** You are limited in how many times you can see a mental health care provider each year, but there are no such limits for physical health care.
- **Higher costs for medicine:** You pay more for prescription medications to treat mental health than for physical health.
- **Needing permission:** Your insurance company requires permission to continue mental health treatments, but not physical health treatments.
- **Step therapy:** You must try a cheaper treatment option first before insurance will cover the one your mental health provider recommends.
- **Separate deductibles:** Your insurance plan has a separate deductible for mental health services.

HOW DOES PARITY HELP BUSINESSES?

Behavioral health is an integral part of overall employee health and well-being. By ensuring parity in their health plans, employers maintain a healthier workforce and can experience:

- Lower total medical costs
- Increased productivity
- Lower absenteeism
- Fewer disruptions to operations
- Retention of talent
- Less cost for hiring temporary staff

Source: National Governors Association

WHAT CAN EMPLOYERS DO?

Employers are entitled to know what the mental health coverage they are paying for through their health plans allows employees to access needed care. Employers can take an active role in holding insurance companies and third-party administrators accountable by ensuring a provider's compliance with parity laws.

Questions to ask your insurer include:

- Does our health insurance plan cover mental health and substance use disorder care?
- Does our plan ensure parity?
 - If fully insured: Ask your health insurance company to demonstrate how they are complying with state parity law.
 - If self-insured: Access and analyze your claims data using the U.S. Department of Labor Self-Compliance Tool.
- How robust is the list of in-network behavioral health providers? How up-to-date is the provider directory?

Access to mental health and substance use disorder care is critical to overall health and well-being. Employers are uniquely positioned to create a workplace culture where employees are encouraged to seek help when they need it and ensure that they have coverage for care.

PARTNER WITH THE CARTER CENTER

To learn more about mental health parity, visit GeorgiaMentalHealth.com.

Please scan the QR code to sign up for announcements of upcoming workplace mental health and caregiver events, roundtables, and resources from The Carter Center.

Contact MHPPublicPolicy@cartercenter.org with questions.

