



MENTAL HEALTH PARITY

WHAT IS MENTAL HEALTH PARITY?

Effective October 3, 2009, the federal Mental Health Parity Act of 2008 will require group health plans offering mental health and substance abuse (MHSA) benefits to apply the same financial requirements or benefits to MHSA services as those applied to medical and surgical services. For instance, if a member pays 20 percent coinsurance for in-network medical services, his or her MHSA benefit, if any, must also carry a 20 percent coinsurance for in-network services. The federal mandate does not require groups to provide coverage for MHSA treatment, however, groups that provide MHSA coverage must make those benefits equal to medical and surgical benefits.

WHAT IS BLUE CROSS OF IDAHO DOING TO RESPOND TO THE MENTAL HEALTH PARITY ACT?

Beginning with November 1, 2009 renewals, Blue Cross of Idaho will assist groups that provide MHSA benefits to ensure they're compliant with the Mental Health Parity Act. Even though the Act only requires parity for groups with 50 or more employees, Blue Cross of Idaho will apply the changes in MHSA coverage to groups of any size.

We believe the Act fits Blue Cross of Idaho's goal as a wellness company by closing the gap between MHSA benefits and general medical and surgical benefits. With that in mind, we have developed a new behavioral health management program within our Medical Quality Management Department. The program will help members focus on their overall health by providing resources to address MHSA related issues.

BLUE CROSS OF IDAHO IS ALSO WORKING ON THE FOLLOWING INITIATIVES TO SUPPORT MEMBERS WITH THEIR MHSA NEEDS:

- Disease management programs focusing on depression and pharmacy utilization
- Targeted case management
- A section of our Web site dedicated to behavioral health management
- Seamless integration of behavioral health and medical benefits
- A comprehensive Web-based behavioral health information library for our members
- Evidenced-based practice resources
- Improved provider relations through optimal contracting and provider support
- A dedicated behavioral health provider advisory panel focusing on:
 - Optimizing benefit structure
 - Provider network expansion and quality overview
 - Medical necessity review of innovations in behavioral health
 - Behavioral health policy development and program accreditation

As the target date for parity nears, we will update the Blue Cross of Idaho Web site with information on the Mental Health Parity Act and how it affects you. We encourage you to visit our Web site at www.bcidaho.com, or contact Provider Contact Center at 866-482-2250 and 208-286-3656 for updates on the implementation progress.

For more information on mental health parity, visit www.cms.hhs.gov/healthinsreformforconsume/04_thementalhealthparityact.asp