

What have States Done to Ensure Insurance Parity?



Best Parity Laws

Parity applies to all mental health and substance abuse disorders under private insurance plans. No exemptions.

Connecticut 1999

Maryland 1994

Minnesota 1995

Vermont 1997

Good Parity Laws

Not quite comprehensive parity due to certain exemptions and/or limitations.

Indiana 1999/2001/2003

Includes substance abuse; 50 employees exemption; 4% cost increase cap

Kentucky 2000

50 employees exemption; includes substance abuse

Maine 1995/ 2004

20 employees exemption; includes substance abuse (Except V-Codes)

New Mexico 2000

No substance abuse; 1.5% cost increase cap for less than 50 employees & 2.5% for 50 or more employees

Rhode Island 1994/2001

Some limitations on outpatient visits; includes substance abuse

Washington 2005

50 employees exemption; No substance abuse

Updated May 2005

Limited Parity Laws

Parity applies only to select groups such as those with severe mental illness (SMI) or state & local employees, or only protects against certain types of discrimination.

Arizona 1997/2001

Mirrors federal law; 50 employees exemption; 1% cost increase cap; parity for state employees

Arkansas 1997/2001

50 employees exemption; 1.5% cost increase cap; excludes state employees; full parity in SCHIP

California 1999 (SMI)

Includes children with serious emotional disorders

Colorado 1997 (SMI)

Delaware 1998/2001 (SMI)

Includes substance abuse

Hawaii 2004 (SMI)

25 employees exemption; Includes substance abuse treatment.

Illinois 2001 (SMI)

50 employees exemption

Iowa 2005 (SMI)

50 employees exemption

Louisiana 1999 (SMI)

Includes children

Massachusetts 2000 (SMI)

50 employees exemption; includes children & co-occurring disorders

Missouri 2004

Limits out-of-pocket expenses

Montana 1999 (SMI)

Nebraska 1999 (SMI)

15 employees exemption

New Hampshire 1994/2002 (SMI)

Nevada 1999 (SMI)

Limits out-of-pocket expenses; 25 employees exemption

Limited Parity Laws

New Jersey 1999/2002 (SMI)

North Carolina 1991/1997

1991: Comprehensive parity for state & local employees/1997: mirrors federal law; 50 employees exemption; 1% cost increase cap

Oklahoma 1999 (SMI)

50 employees exemption; 2% cost increase cap

South Carolina 2000 (SMI)

Full parity for state employees; 1% and 3.39% cost increase caps; includes children

South Dakota 1998 (SMI)

Texas 1991/1997 (SMI)

1991: Limited parity for state & local government employees/1997: parity expanded to rest of state; 50 employees exemption

Tennessee 1998

25 employees exemption; 1% cost increase cap; excludes copayments, coinsurance and deductibles

Utah 2000

Limits out-of-pocket expenses; 50 employees exemption

Virginia 2004 (SMI)

Includes substance abuse; 25 employees exemption

West Virginia 2004 (SMI)

2004 repealed alcohol coverage; 1 or 2% cost-increase cap

Mental Health Mandates, Not Parity

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|--------------|--------------|----------|
| Alabama | Alaska | D.C. |
| Florida | Georgia | Kansas |
| Michigan | Mississippi | Ohio |
| Oregon | Pennsylvania | New York |
| North Dakota | Wisconsin | |

No Parity or Mandate Laws

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| Idaho | Wyoming |
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