



Mental Health and Substance Abuse Parity in Florida

H.B. 147, Representative Ed Homan, Republican, Tampa

- The bill mandates that there must be equal benefit levels and limits for health insurance coverage for mental health and substance abuse treatment disorders as there is for regular medical treatment and surgical procedures.
- Federal parity legislation does not apply to employer plans for employers who employ under 50 employees. This legislation would apply to such plans.
- The bill specifically defines those mental health conditions that must be covered within the mandated health insurance in Florida to include all diagnostic categories of mental health conditions listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- The bill deletes current law limiting mental health and substance abuse benefits by specific service areas, such as inpatient benefits, and inserts a general statement that the mental health benefits may not be more restrictive than the treatment limitations and cost-sharing requirements that are applicable to other diseases, illnesses, and medical conditions.
- According to the United States General Accounting Office, most private health insurance plans limit mental health coverage in three areas:
 - Lower annual or lifetime dollar limits;
 - Lower service limits, including number of covered hospital days or outpatient office visits; and
 - Higher cost-sharing for mental health benefits

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