



health, and substance abuse programs.

But that last requirement wasn't included in the 2008 law, and it still doesn't apply to larger plans under the Affordable Care Act. The 2008 law just says if the plan offers coverage, that coverage has to be the same for mental health and substance abuse as it is for other medical care.

So more people are covered, but there are still some people who are left out. While [Medicare](http://blogs.aafp.org/fpm/gettingpaid/entry/mental_health_parity_to_come) ([http://blogs.aafp.org/fpm/gettingpaid/entry/mental\\_health\\_parity\\_to\\_come](http://blogs.aafp.org/fpm/gettingpaid/entry/mental_health_parity_to_come)) now has a mental health parity requirement, Medicaid and the Children's Health Insurance Program don't.

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Transcript

MELISSA BLOCK, HOST:

This is ALL THINGS CONSIDERED from NPR News. I'm Melissa Block in Washington.

AUDIE CORNISH, HOST:

And I'm Audie Cornish wrapping up a week at NPR West in California. And we'll begin this hour with a big announcement from the Obama administration about healthcare. And this is not about the Affordable Care Act. The government is issuing rules to insure that mental health and substance abuse problems will receive the same coverage as other medical conditions.

NPR health policy correspondent Julie Rovner is with us. Hey there, Julie.

JULIE ROVNER, BYLINE: Hey, Audie.

CORNISH: So tell us exactly what these rules require.

ROVNER: Well, basically, they set out to accomplish what's called mental health parity. They require that most health insurance plans offer equal coverage for mental health and substance abuse claims as they do for medical surgical coverage. That means insurers can't charge someone more for mental health services than for other services. It used to be that plans could and would pay 80 percent for medical care, but only 50 percent for mental healthcare.

And under the new rules, plans can't cover fewer inpatient hospital days for mental health or substance abuse treatment than for a physical illness.

CORNISH: Now, since there's been some form of mental health parity, as you call it, on the books since 1996, I gather this actually maybe closes loopholes for the insurance companies. I mean, tell us about them.

ROVNER: That's right. One of the typical one is insurance companies because they couldn't impose limits on the number of hospital days or the amount of copayment, they'd do things like require preauthorizations for mental healthcare when they wouldn't for other types of medical care. That won't be allowed anymore. These rules also clarify things like coverage of rehabilitation or other intermediate types of care that don't fall neatly into inpatient or outpatient categories.

CORNISH: And is there a catch? I heard you say earlier that this applies to most health insurance plans. Who's left out?

ROVNER: That's right. This law doesn't cover everyone. Technically, it only includes people covered by large group health plans, those with more than 100 workers. The Affordable Care Act, the federal health law some people call Obamacare, applied the parity requirements to smaller insurance plans. By the way, that law also required those smaller group plans and plans sold to individuals to include coverage of mental health and substance abuse.

That's not the case for the overall parity law. For larger plans, it doesn't actually

require coverage. It just says if the plan offers that coverage, it has to be the same for mental health and substance abuse as it is for other medical care. But there are still some people who are left out. While Medicare now has a parity requirement, Medicaid and the Children's Health Insurance Program do not.

CORNISH: In the meantime, unlike a lot of other things health related, this one has actually been bipartisan.

ROVNER: That's right. It's been among the most bipartisan health laws over the past couple of decades. The first bite of this came in kind of a surprise vote on the Senate floor in 1996 sponsored by a liberal Democrat, Paul Wellstone of Minnesota, and a conservative Republican, Pete Domenici of New Mexico.

What ended up passing was a very limited law that insurance companies managed to mostly evade. Wellstone died in a plane crash and the cause was taken up by the late Senator Edward Kennedy in the Senate, along with Domenici and in the House by Kennedy's son, Congressman Patrick Kennedy of Rhode Island who'd been open about his own mental health and substance abuse problems, along with Republican Congressman Jim Ramstad of Minnesota.

Eventually the bill got passed in the fall of 2008 and it was signed by President George W. Bush. And I might add the mental health community has been waiting and agitating for these final rules ever since.

CORNISH: That's NPR's Julie Rovner. Julie, thank you.

ROVNER: You're welcome. Transcript provided by NPR, Copyright NPR.

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