

Common Parity Violations



What is Parity?

The Mental Health Parity and Addiction Equity Act of 2008, also known as the Federal Parity Law, requires insurers to cover illnesses of the brain, such as depression or addiction, no more restrictively than illnesses of the body, such as diabetes or cancer. Some states model promising policies for monitoring and enforcing insurer adherence to this law that other states can consider implementing.

1 Insurer requires patient to pay a separate deductible or higher co-pays for behavioral health services.



3 Insurer charges more for prescription medication for behavioral health treatment.

2 Insurer sets limits on how many days a patient can stay in a treatment facility or how many times they can see a behavioral health provider.



4 Insurer makes patient get permission before starting and/or continuing behavioral health treatment.



5 Insurer forces patient to try a less expensive treatment before pursuing treatment recommended by a doctor.



6 Insurer refuses to pay for residential behavioral health treatment recommended by a doctor.



7 Insurer refuses to pay for behavioral health treatment outside of patient's state or region.



If you have been denied coverage for mental health or addiction treatment services, your rights may have been violated. Visit ParityRegistry.org to learn how to file an appeal with your health plan, send a complaint directly to state enforcement officials, find state and federal regulators who can help with an appeal, and more.