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.

How Do Hawaii’s Statutes Measure Up?

67 out of 100 points Grade: D

Why Grade State Statutes?

In advance of the 10th anniversary of the signing of the Federal Parity Law, we examined how states enact strong parity statutes in order to ensure that state regulators have a full set of tools to make parity a reality and to hold both health plans and state officials accountable.

Key Issues

The promise of parity remains elusive for many individuals directly impacted by mental illness and substance use disorders. They are denied care when they need it most and have few resources to advocate on their own behalf. Based on deficiencies found in our analysis of state statutes, Hawaii should consider:

- How mental health and addiction conditions are defined
- How mental health and addiction conditions are covered
- How compliance with the parity law is monitored and enforced

Relevant Stats

In Hawaii...

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Hawaii Percentage</th>
<th>National Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adults with a mental illness</td>
<td>1 in 7</td>
<td>1 in 6</td>
</tr>
<tr>
<td>Adults with mental illness are uninsured</td>
<td>1 in 19</td>
<td>1 in 7</td>
</tr>
<tr>
<td>Youth with a mental illness</td>
<td>1 in 16</td>
<td>Approximately 1 in 12</td>
</tr>
<tr>
<td>Youth with private insurance that does not cover mental health</td>
<td>1 in 9</td>
<td>1 in 13</td>
</tr>
</tbody>
</table>

55% of residents are covered by employer-based health insurance (national average 49%)

Sources: Mental Health America (2018); The Henry J. Kaiser Family Foundation (2016)

Visit ParityTrack.org/Anniversary to access the Technical Report and all State Report Cards.