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 Montana’s Statutes Measure Up?

Grade: D

Relevant Stats

In Montana...

- APPROX. 1 in 5 adults have a mental illness (national average over 1 in 6)
- OVER 1 in 6 adults with mental illness are uninsured (national average over 1 in 7)
- APPROX. 1 in 17 youth have a mental illness (national average approximately 1 in 12)
- APPROX. 1 in 15 youth have private insurance that does not cover mental health (national average 1 in 13)

- 43% of residents are covered by employer-based health insurance (national average 49%)

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, Montana 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

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