

# Evaluating State Mental Health and Addiction Parity Statutes

## STATE REPORT CARD

# NEW JERSEY



## 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 New Jersey's Statutes Measure Up?

**54** out of **100** points  **Grade:**



## 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, New Jersey 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
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## Relevant Stats

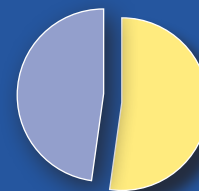
### In New Jersey...

NEARLY  
**1 in 6** adults have a mental illness  
*(national average over 1 in 6)*

OVER  
**1 in 9** adults with mental illness are uninsured  
*(national average over 1 in 7)*

APPROX.  
**1 in 15** youth have a mental illness  
*(national average approximately 1 in 12)*

APPROX.  
**1 in 20** youth have private insurance that does not cover mental health  
*(national average 1 in 13)*



**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)

Douglas, M., Wrenn, G., Bent-Weber, S., Tonti, L., Carneal, G., Keeton, T., Grillo, J. Rachel, S., Lloyd, D., Byrd, E., Miller, B., Lang, A., Manderscheid, R., Parks, J. Evaluating State Mental Health and Addiction Parity Statutes: A Technical Report. The Kennedy Forum; 2018.

Nguyen, T., Hellebuyck, M., Halpern, M., & Fritze, D. (2018). The State of Mental Health in America 2018. Alexandria, VA: Mental Health America, Inc. The Henry J. Kaiser Family Foundation (2016). Health Insurance Coverage of the Total Population.

Visit [ParityTrack.org/Anniversary](http://ParityTrack.org/Anniversary) to access the Technical Report and all State Report Cards.