

OHIC NEWS

GOVERNOR INTRODUCES BILL TO ENSURE CO-PAY PARITY FOR BEHAVIORAL HEALTH

Legislation would set cost-sharing for routine mental health and substance use disorder visits at primary care level

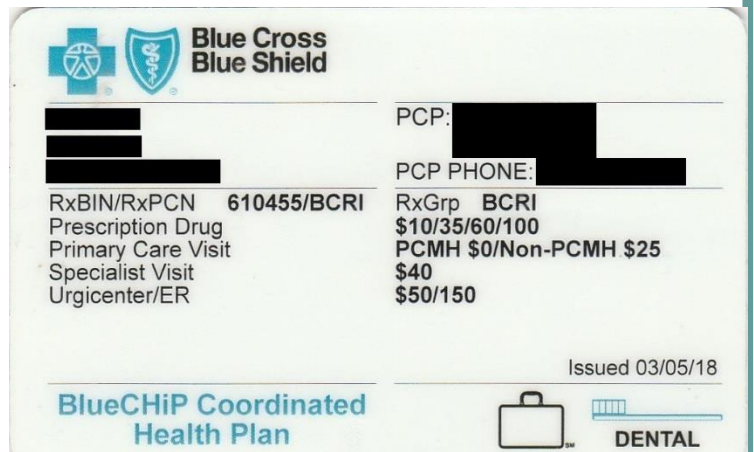
The Office of the Health Insurance Commissioner (OHIC) supports legislation to ensure cost share parity between routine behavioral health services and primary care.

House Bill 7806 and Senate Bill 2540, introduced on behalf of Governor Gina M. Raimondo, would prevent insurance plans from charging copays for regular behavioral health counseling and medication maintenance visits that are higher than the copay for primary care visits.

Testifying in support of the legislation before the Senate Health and Human Services Committee in April, Health Insurance Commissioner Marie Ganim said that in reviewing health insurers' rates and practices, OHIC "has found examples of insurance plans that require patients to pay a higher per visit co-payment for what could be considered 'primary' behavioral health care than what patients must pay for other 'primary' care visits."

Under state and federal parity laws, health plans are prohibited from imposing less favorable benefit limitations on behavioral health coverage than medical/surgical coverage.

Yet many commercial insurance subscribers pay a copayment at the "Specialist" rate whenever they see a mental health provider—including for regular counseling visits or substance use disorder treatment. Often, this "specialist" copay is higher than the copay charged for primary care services, sometimes by \$20 or more.



A typical health plan member card, with copayments listed for common services. Legislation introduced on behalf of Governor Raimondo would classify routine behavioral health visits, such as medication maintenance and counseling, as primary care for the purpose of determining patient cost share.

Ruth Feder, Executive Director of the Mental Health Association of Rhode Island, noted that for mental health and substance use disorder patients whose successful treatment requires frequent provider visits, the additional cost share can quickly add up.

Feder, who also serves on OHIC's Health Insurance Advisory Council, applauded the inclusion of all appropriately licensed providers of care in the legislation and noted the legislation would play an important role in the fight against the opioid epidemic.

"Behavioral health treatment should not have the built-in deterrent of a high specialist copayment or coinsurance. Behavioral health treatment is not a luxury. It is a necessity," she said.

Quarterly Public Comment Meeting Scheduled for May 14 at Lifespan Community Health Institute

Health insurance purchasers and other members of the public will have an opportunity to bring their comments and concerns directly to the Health Insurance Commissioner and OHIC's advisory council at a public meeting in Providence next month.

The Office of the Health Insurance Commissioner (OHIC) and the Health Insurance Advisory Council (HIAC) will hold their next Quarterly Public Input Meeting on Monday, May 14, from 4:30-6:00 PM at the Lifespan Community Health Institute, 335R Prairie Avenue, Suite 1B, Providence, RI.

OHIC and HIAC hold these public hearings in communities throughout the state in order to hear from healthcare consumers - including individual and employer purchasers of health insurance - and share with them information about OHIC's efforts to improve insurance affordability, access, and quality in Rhode Island.

"Public involvement is very important to OHIC, and we are looking forward to hearing from members of the community in Providence," said Health Insurance Commissioner Marie Ganim.

An agenda for the meeting will be posted in the coming weeks. For more information, visit the HIAC page on the OHIC website: <http://www.ohic.ri.gov/ohic-hiac.php>



Upcoming Meetings

- **Market Stability Workgroup**
 Tuesday, May 1, 8:00 AM
 Tuesday, May 8, 8:00 AM
 Tuesday, May 15, 8:00 AM
 Tuesday, May 22, 8:00 AM
 Tuesday, May 29, 8:00 AM
 Institute for Study & Practice of Nonviolence
 265 Oxford Street, Providence
- **State Innovation Model (SIM) Steering Committee**
Meets second Thursday of each month
 Thursday, May 10, 5:30 PM
 HP Conference Room 203
 301 Metro Center Blvd., Warwick
- **Health Insurance Advisory Council (HIAC)**
Quarterly Public Comment Meeting
 Monday, May 14, 4:30-6:00 PM
 Lifespan Community Health Institute
 335R Prairie Ave., Suite 1B, Providence
 Location TBD

The team at OHIC works hard to control health care costs in RI through a number of regulatory tools and efforts with the insurance carriers. Some examples are:

- We carefully review and reduce annual proposed premium increases, saving RI subscribers millions of dollars each year. (2012-16: saved \$236 million)
- We resolve consumer complaints against insurers, saving patients \$311 thousand this past year.
- When the federal government stopped making payments for cost sharing reduction subsidies for lower income individuals on HealthSource RI, we revised our insurance rates and were able to keep those individuals in affordable coverage, attracting an additional \$2.4 million of federal tax credit funds for Rhode Islanders in the process.

1511 Pontiac Avenue
 Building #69
 Cranston, RI 02920

Phone: 401-462-9517
 Fax: 401-462-9645

OHIC.HealthInquiry@ohic.ri.gov