

OHIC NEWS

OHIC ISSUES STATUS REPORT ON BEHAVIORAL HEALTH PARITY OVERSIGHT

Full market conduct exam on parity expected to be completed early 2018

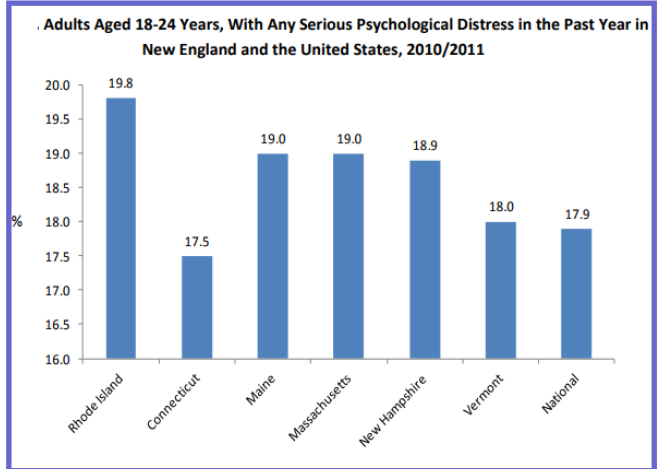
A new report from the Office of the Health Insurance Commissioner (OHIC) outlines several “areas of concern” relating to coverage parity for behavioral health services.

State and federal laws require health plans to cover mental health and substance use disorder treatment – together referred to as “behavioral health care” – on par with physical health care. OHIC is responsible for overseeing insurer compliance with these requirements.

The RI Behavioral Health Parity Implementation Report was submitted to the General Assembly in November and details OHIC’s ongoing activities relating to behavioral health parity enforcement.

One of these activities is an extensive analysis known as a market conduct examination. OHIC is currently in the final stages of an examination into all four of Rhode Island’s major commercial health insurers’ practices in covering behavioral health care.

As the market conduct examination is currently incomplete, the November report to the state legislature does not include any specific findings



Source: National Survey of Drug Use and Health/Truven Health Analytics

from that study. However, the report does outline several areas of concern that have arisen during the examination, posing them as questions:

- Do health plans apply criteria for approval of behavioral health services that are more restrictive than those for medical/surgical services?
- Are insurers giving appropriate weight to the clinical judgment of the treating provider when determining whether to approve or deny coverage of services?
- Do health insurer benefit review practices improperly impede or delay care?

“The basic question we are asking, looking at behavioral health parity, is: does the insurer treat coverage of behavioral health similarly to the way it treats coverage of medical services?” said Marie Ganim, Health Insurance Commissioner of Rhode Island. “Do patients seeking treatment for mental health or substance use disorders face additional barriers that are not faced by patients seeking medical care for other diseases?”

OHIC expects to issue a full report on the market conduct examination’s findings early next year.

Other Behavioral Health Parity Actions

In addition to the market conduct exam, OHIC reports on several other behavioral health parity oversight activities, including:

- Securing federal grant funding to enhance consumer protection and parity enforcement
- Joining 22 state insurance departments selected to take part in a federal parity policy academy
- Supporting care coordination between primary care and behavioral health providers
- Assessing parity when evaluating insurer forms and review processes

Read the complete RI Behavioral Health Implementation Report at www.ohic.ri.gov

Open Enrollment Ends December 31—Find a health plan today on HealthSourceRI.com

Individuals and families who do not receive affordable coverage through an employer can purchase 2018 health coverage from HealthSource RI, Rhode Island's state-based health insurance marketplace.

Open Enrollment ends December 31, **but don't wait** – individuals and families looking for health coverage that begins January 1, 2018, should pick and pay for their plan by December 23.

Get started today. Enroll by phone at 1-855-840-4774, online at HealthSourceRI.com, in person at HealthSource RI's Walk-In Center at 401 Wampanoag Trail in East Providence, or call 211 to find a Navigator in your community.

For more information or to compare health coverage options visit www.HealthSourceRI.com.

Upcoming HealthSource RI Community Enrollment Events

Tuesday, December 12

Rogers Free Library
10:00 am—3:00 pm
525 Hope St., Bristol

Wednesday, December 13

Westerly Public Library
10:00 am—3:00 pm
44 Broad Street, Westerly

Thursday, December 14

Woonsocket Harris Public Library
10:00 am—3:00 pm
303 Clinton Street, Woonsocket

Monday, December 18

North Kingstown Free Library
12:00 pm—5:00 pm
100 Boone Street, North Kingstown

Wednesday, December 20

Portsmouth Free Public Library
1:00 pm—6:00 pm
2658 East Main Road, Portsmouth

Thursday, December 21

Arnold Conference Center
10:00 am—3:00 pm
111 Howard Avenue, Cranston

Key dates

- December 23 – Pick and pay deadline for coverage starting January 1, 2018
- December 31 – Open Enrollment ends

Ways to enroll:

- By Phone:
Call 1-855-840-4774
Phone Hours During Open Enrollment
Monday – Friday: 8:00 am to 7:00 pm
Saturday: 9:00 am – 12:00 pm
- Online:
Get a quick quote or enroll at HealthSourceRI.com
- In Person:
Call 1-844-602-3468 (Monday – Friday: 8:30 am - 5:00 pm) to schedule an appointment at our Walk-In Center at 401 Wampanoag Trail in East Providence.
Or call 211 to find a Navigator in your community

Upcoming Meetings

- **State Innovation Model (SIM) Steering Committee**
Meets second Thursday of each month
Next Meeting: Thursday, December 14, 5:30 PM
HP Conference Room 203
301 Metro Center Blvd. Warwick, RI 02886
- **Health Insurance Advisory Council**
Tuesday, December 19, 4:30-6:00 PM
Department of Labor and Training Conference Room
1511 Pontiac Ave. Building 73-1, Cranston, RI 02920



1511 Pontiac Avenue
Building #69
Cranston, RI 02920

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

OHIC.HealthInsInquiry@ohic.ri.gov