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## **OHIC Fines UnitedHealthcare \$100,000 for Inadequate Substance Use Disorder Treatment**

**CRANSTON, RI** – As part of the office’s ongoing efforts to increase behavioral health care access and ensure parity between behavioral health care and physical health care services, OHIC conducts periodic examinations of insurance companies and other regulated entities in Rhode Island in order to determine compliance with Rhode Island insurance laws. This month, OHIC found that UnitedHealthcare used criteria for determining levels of care for substance use disorder treatment that were not consistent with Rhode Island law.

The Rhode Island law related to substance use disorder treatment requires all health insurers to follow the comprehensive set of guidelines put in place by the American Society of Addiction Medicine (ASAM). The ASAM criteria was designed to improve the addiction treatment system and establish a national set of criteria for creating results-based care within the treatment of addiction. Following OHIC's review, the office determined that coverage criteria for levels of care of substance-use disorder treatment for 2015 through 2018 were materially inconsistent with those set forth by ASAM.

Moreover, the criteria UnitedHealthcare used were also inconsistent with generally accepted standards of care among substance use treatment providers. This material inconsistency, more likely than not, would have affected coverage decisions for members in a manner resulting in clinically inappropriate coverage decisions. As a result of these findings, OHIC is directing United Healthcare to pay a \$100,000 fine and consent to corrective actions to meet proper substance use disorder treatment guidelines set forth in Rhode Island law. To view the full consent agreement with UnitedHealthcare, [click here](#).

OHIC will continue to conduct regular oversight of insurers to ensure that all companies are held accountable for meeting behavioral health and substance use disorder coverage guidelines.

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