

FINAL BILL REPORT

EHB 1460

C 8 L 07

Synopsis as Enacted

Brief Description: Extending existing mental health parity requirements to individual and small group plans.

Sponsors: By Representatives Schual-Berke, Hankins, Cody, Campbell, Morrell, Green, Dickerson, Darneille, McDermott, Jarrett, Hudgins, Moeller, Kagi, Rodne, Williams, Ormsby, Haigh, Linville, Wood, Conway, O'Brien, Hasegawa, Santos and Lantz.

House Committee on Health Care & Wellness

Senate Committee on Health & Long-Term Care

Background:

Commercial insurance policies covering more than 50 employees, state employees, and the Basic Health Plan are required to cover mental health services in a manner equal to coverage for other medical and surgical services. This mental health parity requirement first became effective January 1, 2006, with additional phased-in requirements for maximum out-of-pocket limits and a single deductible in 2008 and 2010, respectively.

Forty-eight states require some form of mental health parity for insurance coverage of mental health services or have mental health mandates of some sort. Twenty states, including Washington, provide exemptions from mental health parity requirements for some small groups. In Washington, small group policies are exempt from the required coverage, however insurance carriers are required to offer each small group optional supplemental coverage for mental health treatment.

Summary:

Effective January 1, 2008, insurance policies issued for all individuals, groups, and the Washington State Health Insurance Pool are required to include coverage for mental health services equal to coverage for other medical and surgical services. The requirement for insurance carriers to offer supplemental coverage to small groups is repealed.

Votes on Final Passage:

House	75	22
Senate	41	3

Effective: January 1, 2008