

# A fight for fairness on mental health

A Times Editorial  
Published March 7, 2008

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Public awareness of the need to treat depression and other mental health disorders just like physical health issues has risen significantly in recent years. Yet Florida lags behind and allows health insurers to limit and price mental health benefits differently than coverage for physical ailments. After years of deferring to the powerful insurance lobby and killing efforts to require parity for mental health and substance abuse disorders, the Legislature should quit ignoring this significant public health issue and level the playing field.

Two Tampa Republicans, Sen. Victor Crist and Rep. Ed Homan, are sponsoring the mental health parity bills again (SB 164, HB 19) after their measures cleared several committees last year but were prevented from reaching the full Senate and House. The bills would require that mental health benefits, from inpatient care to deductibles and coinsurance, be equal to those for other diseases and medical conditions. While group coverage that provides mental health benefits is generally available in Florida, coverage that is equal to coverage for physical diseases is not. That discourages Floridians who need treatment for mental health issues from seeking it.

More than half of the other states have similar mental health parity laws. Federal employees have such benefits, and Congress is working on similar legislation for federally regulated insurance plans. Numerous studies document the benefits of quality mental health treatment and the savings it creates by lessening demands on public services and increasing productivity of workers. But too many state legislators continue to ignore the facts and accept the scare tactics of opponents.

Insurance lobbyists warned the Senate Banking and Insurance Committee this week that rates would increase significantly. Never mind that the legislative staff calculates premiums would rise by 1 percent to 3 percent. Never mind that rates have risen dramatically in recent years even though Florida has not added additional health insurance mandates. The Florida Chamber of Commerce also weighed in, warning that fewer small businesses would offer insurance if mental health benefits were improved. Never mind the costs incurred by businesses when their workers cannot afford treatment for mental health or substance abuse issues, perform poorly or fail to show up.

After considerable grumbling about cost, the Senate committee members moved the bill on to the next stop. They also challenged Crist and Homan to identify other insurance mandates that could be eliminated in exchange for mental health parity. The Tampa lawmakers should accept the challenge and keep fighting for fairness.

[Last modified March 6, 2008, 21:11:30]