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Mental Health: Parity makes sense

By

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If a new illness were suddenly discovered, one that affected twice as many Americans as coronary artery disease, surely it would be similarly covered by health insurance.

But no.

Mental illness still has a stigma.

The stigma is so strong that jails have become a major provider of mental health services.

Thus, it is a sad fact that mental health is not treated fairly in many health insurance plans.

"Group coverage providing mental health benefits that are on par with benefits for physical and surgical benefits is not readily available for purchase in the state in the small group market," reports the Florida Senate Committee on Banking and Insurance.

Bill at issue

Nevertheless, bills that would call for parity in mental health coverage find it difficult getting passed in the Florida Legislature.

Rep. Ed Homan of Tampa, an orthopedic surgeon and assistant professor at the University of South Florida, has a son with a mental illness. Homan's bill requiring parity in coverage has been stuck in committee.

The bill would provide that mental, nervous and substance-related disorders be added to optional insurance coverage requirements.

Homan has been told that there is opposition to mandates of any form. Yet, Homan can provide research that shows the costs of providing mental health parity are nominal and the benefits are substantial.

"I have reviewed the publications and they do make a commanding argument that employers who provide parity in mental health benefits pay an insignificant increase in premium for a very

significant increase in their bottom line for a most favorable return on investment," Homan wrote to the Florida Chamber of Commerce.

The recommendation of Florida Senate committee staff seems reasonable: "That group insurers and health maintenance organizations be required to offer coverage for mental and nervous disorders that is on par with coverage for physical and surgical health care benefits."

Senate staff suggests an exemption for offering coverage for certain mental and nervous disorders, if it would cause a cost increase over a specified percentage.

Other states have parity

Experience in other states has shown that treating mental health equitably does not cause the sky to fall. If benefits are managed, the increase in premiums is from 1 percent to 3 percent, the Senate staff reported.

That is hardly cause for the fear being shown so far in the Florida Legislature.

More than 50 million American adults, over 20 percent of the adult population, suffer from mental disorders or substance abuse annually.

The cost to the nation is substantial, over \$300 billion annually.

- Productivity losses of \$150 billion.
- Health care costs of \$70 billion.
- Criminal justice costs of \$80 billion.

It's the 21st century. It's time that we left behind society's myths and treated mental illness like any other illness - as a sickness that deserves treatment.

This story can be found on Jacksonville.com at http://www.jacksonville.com/tu-online/stories/041708/opi_269040609.shtml.

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