

Addiction and Mental Health Care Bill of Rights Under Parity

You are entitled to the following rights if your insurance plan meets certain requirements under the Mental Health Parity & Addiction Equity Act (Federal Parity Law). The Federal Parity Law applies to large group plans covering 51 or more employees, as well as individual and small group plans including those sold on the health insurance exchanges. In general, the Federal Parity Law requires insurance plans to provide equal coverage for addiction and mental health care benefits and medical/surgical benefits.

Your rights under the Federal Parity Law are:

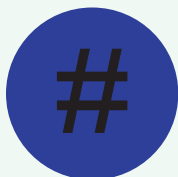
1st Right



You have the right to equal application of financial requirements on addiction/mental health care benefits and medical/surgical benefits.

- ✓ This means deductibles can't be higher for or only imposed on addiction/mental health care benefits.
- ✓ This means co-pays can't be higher for or only imposed on addiction/mental health care benefits.
- ✓ This means co-insurance can't be higher for or only imposed on addiction/mental health care benefits.
- ✓ This means out-of-pocket maximums can't be higher for or only imposed on addiction/mental health care benefits.

2nd Right



You have the right to equal application of quantitative treatment limitations on addiction/mental health care benefits and medical/surgical benefits.

- ✓ This means there can't be annual or lifetime day or visit limits on your addiction/mental health care benefits unless those same limits apply for a similar type of medical/surgical benefits.

3rd Right



You have the right to equal application of other treatment limitations on your addiction/mental health care benefits and medical/surgical benefits. Pay attention to:

- ✓ How your plan approves your level of care and continued treatment
- ✓ Whether your plan requires you to complete a certain level of care
- ✓ Whether your plan requires you to fail at a lower level of treatment first
- ✓ Whether limits are placed on facility types, certain providers, certain geographic locations or prescriptions
- ✓ How your plan manages medical necessity

4th Right



You have the right to the criteria the plan used in deciding the medical necessity of your addiction/mental health care treatment.

5th Right



You have the right to the plan's reason for denying your addiction/mental health care benefits.

6th Right



You have the right to any new and additional evidence used by the plan in determining your claim for addiction/mental health care benefits.

7th Right



During an appeals process, you have the right to free copies of documents and other information relevant to your claim.

8th Right



In Illinois, if you have a large group plan, the Illinois Parity Law ensures you have the right to certain minimum coverage levels for addiction/mental health care benefits.

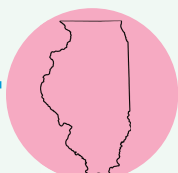
- ✓ This means you are entitled to a minimum of 45 days of inpatient treatment and 60 outpatient visits for addiction/mental health care in a calendar year.

9th Right



You have the right to appeal addiction/mental health care benefit denials that violate the Parity Law requirements.

10th Right



You have the right to file a complaint with your State Insurance Commissioner to enforce your rights.

- ✓ If your plan was written in Illinois, this means you have the right to file a complaint with the Illinois Department of Insurance.