

Understanding How the Mental Health Parity & Addiction Equity Act Impacts Employer Benefits

What parity means under MHPAEA for employer benefits

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) is a federal law that prevents most group health plans and health insurers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less favorable benefit limitations on those benefits than on medical/surgical benefits. This program provides an overview of the requirements of the MHPAEA, the practical implications for employees, and tips for the unwary for employers.

Plans must apply comparable copays for mental health (MH) and substance use disorder (SUD) care and physical health care. For example, there can be no limit on the number of visits for outpatient MH/SUD care, if there is no visit limit for outpatient physical healthcare. Parity also applies to rules related to how MH/SUD treatment is accessed and under what conditions treatment is covered. The following are subject to parity: Copayments, deductibles, yearly visit limits, prior authorization requirements, and proof of medical necessity. Parity requires that the processes related to plan benefit determinations be comparable.

Attend to hear a detailed analysis of the Act's implications for employer benefits so you can better field client questions about this complex area.

Agenda

- **Overview of the Mental Health Parity and Addiction Equity Act (MHPAEA)**
 - Equity in the provision of mental health and substance abuse disorder benefits and benefits for physical conditions
 - Who is exempt from the provisions of the MHPAEA?
- **MHPAEA Requirements for Group Health Plans**
 - Provision of information regarding coverage
 - An explanation of the basis for denial
 - Disclosure of information supporting the basis for the denial
- **For Employers: Is Your Plan Compliant and What Is Your Liability if It Is Not?**
 - What is an employer's role and liability under the MHPAEA?
 - The Department of Labor's Self-Compliance Tool

Faculty

Mala M. Rafik, Esq., *Rosenfeld & Rafik, PC, Boston*



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Dates & Location

Register at www.mcle.org

LIVE WEBCAST

Thursday, March 21, 2024
12:00 pm–1:00 pm
Program # 2240180WBC

REBROADCAST

Friday, April 5, 2024
9:00 am–10:00 am
Program # 2240180RB1

REBROADCAST

Tuesday, April 16, 2024
3:00 pm–4:00 pm
Program # 2240180RB2

ON DEMAND WEBCAST

View after Tuesday, April 16, 2024
Program # 2240180WBA

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