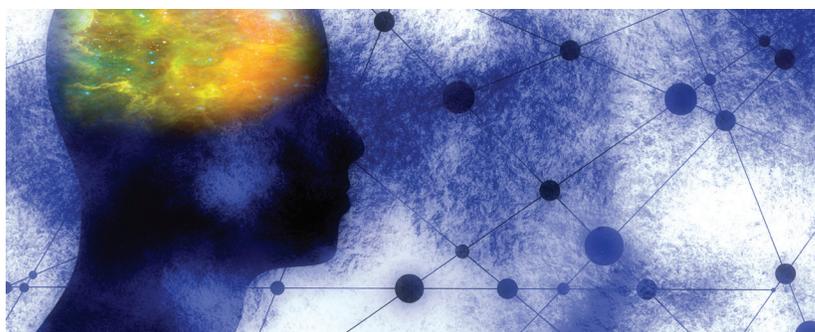


Working together to support behavioral health for Coloradans

Health plans are committed to ensuring Coloradans have affordable choices for coverage so members can get the care they need, when they need it. Coloradans should have access to comprehensive health care that effectively addresses physical, mental, and social well-being. That's why health insurance providers diligently comply with the Mental Health Parity and Addiction Equity Act (MHPAEA). MHPAEA requires health insurance providers that offer mental health and substance use disorder benefits to cover them on par with medical and surgical benefits. In Colorado, additional requirements were passed during the 2019 legislative.



Health insurers are committed to parity requirements, including:

- **Behavioral health screenings:** We provide coverage and reimbursement for behavioral health screenings at the same level as coverage for annual physical exams.
- **Medication assisted treatment:** We eliminated prior authorization requirements and step therapy on any FDA approved medication on the carrier's formulary and we are ensuring one covered medication for treatment is on the lower tier drug formulary of the carrier.
- **Prior authorization:** We notify providers within five business days for non-urgent services and within two days for urgent requests.
- **Access to behavioral health providers:** We are establishing procedures to authorize treatment to non-participating providers when a covered service is not available within a certain distance/time period.
- **Reporting on parity:** We are submitting data to the Commissioner of Insurance to report on parity compliance and the impact of parity on premiums.

Policymakers need to support system-wide efforts to further improve quality

- Policymakers must explore additional ways to increase the capacity of the workforce to give patients better access to providers. For example, there is a well-documented shortage of behavioral health providers in the U.S. and telemedicine could be used to augment delivery capacity for behavioral health.
- Policymakers must acknowledge and address the persistent and significant differences between the behavioral health and medical and surgical treatment infrastructures to continue to improve patient access to evidence-based, affordable behavioral health care.
- Policymakers should look for ways to improve the behavioral health quality infrastructure to support better quality assessment of behavioral health care. The quality and strength of available evidence and standards for assessing mental health and substance use disorder treatment trail behind available data for medical and surgical treatment.

1. Colorado House Bill 2019 – 1269. https://leg.colorado.gov/sites/default/files/2019a_1269_signed.pdf

2. Ibid.

3. Colorado House Bill 2019 – 1211. https://leg.colorado.gov/sites/default/files/2019a_1211_signed.pdf

4. Colorado House Bill 2019 – 1269. https://leg.colorado.gov/sites/default/files/2019a_1269_signed.pdf

5. Ibid.

6. Report to Congress on the Nation's Substance Abuse and Mental Health Workforce Issues. U.S. Department of Health and Human Services. Substance Abuse and Mental Health Services Administration. January 24, 2013. https://www.cibhs.org/sites/main/files/file-attachments/samhsa_bhwork_0.pdf