

Judge David L.

**BAZELON CENTER**  
for Mental Health Law

**NEWS**

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## **Mental Health Advocates Rejoice as Health Insurance Discrimination Ends**

October 3, 2008--The Bazelon Center for Mental Health Law salutes Congress for passing mental health and addiction parity legislation.

"After years of debate and discrimination, the door to equitable coverage of mental health services is open at last," said psychologist Robert Bernstein, the Center's executive director.

The Paul Wellstone and Pete Domenici Mental Health and Addiction Equity Act of 2008 is included in the financial rescue bill signed by the President today. It ends differing coverage by health insurance for the millions of children and adults who require mental health and addiction treatment. Many have delayed or avoided seeking treatment because of high out-of-pocket costs and inequitable treatment restrictions.

"Parity is essential for a healthy nation," said Bernstein. "The Equity Act will lower the barriers to mental health care that have led to a host of adverse outcomes, including custody relinquishment to get access to care for a child, school failure and even suicide."

The law enacted today provides parity between medical-surgical and mental health and addiction benefits in plans that offer mental health coverage. It prohibits health insurance plans sponsored by businesses with 50 or more employees from imposing day and visit limits or applying different deductibles, co-payments, out-of-network charges and other financial requirements for treatment. The Equity Act builds on the 1996 Parity Act, which provided limited parity for lifetime and annual dollar limits.

See factsheet on [how the parity law applies to the state child health insurance program \(SCHIP\)](#).