

## What's New?

Effective January 1, 2008, Colorado law adds the following mental disorders to be covered at parity by certain large group insurance plans:

- **Post-Traumatic Stress Disorder (PTSD)**
- **Drug and Alcohol Disorders**
- **Dysthymia**
- **Cyclothymia**
- **Social Phobia**
- **Agoraphobia with Panic Disorder**
- **General Anxiety Disorder**
- **Anorexia Nervosa and Bulimia Nervosa**  
(to the extent these diagnoses are treated on an out-patient, day treatment and in-patient basis, exclusive of residential treatment)

Colorado law continues to require that these health plans cover the following six biologically based mental illnesses at parity:

- **Schizophrenia**
- **Schizoaffective disorder**
- **Bi-polar affective disorder**
- **Major Depressive disorder**
- **Specific obsessive-compulsive disorder**
- **Panic disorder**

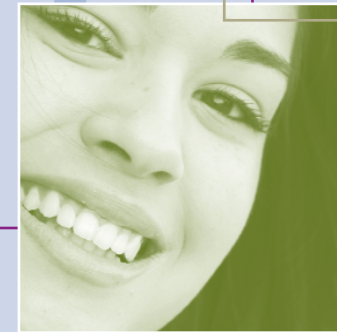


This publication has been produced by a consortium of the following mental health advocacy, consumer, and professional organizations:

**Colorado Behavioral Healthcare Council**  
**Colorado Psychiatric Society**  
**Colorado Psychological Association**  
**Federation of Families for Children's Mental Health~Colorado Chapter**  
**Mental Health America of Colorado**  
**NAMI Colorado**  
**WE CAN! of Colorado**

# Mental Health

# P A R I T Y



**A Consumer's  
Guide to  
Colorado Law**

2008

January 1, 2008

## What are the “Parity” Laws?

Mental health parity refers to providing the same insurance coverage for mental health treatment as that offered for medical and surgical conditions.

Colorado law requires certain group health plans to provide the same benefits for the illnesses and disorders listed on the *What’s New* panel of this brochure as are provided for any other medical illness. This means that your benefits for these conditions must be the same as benefits for other physical conditions. This includes:

**Co-payments**

**Deductibles**

**Limits on number of outpatient visits**

**Limits on hospital days**

## How do I Know if my Insurance Provides Parity Benefits?

The Colorado parity law applies to group health insurance policies with 50 or more employees. Plans which are *exempt* from the law include: Individual health plans (not contracted through an employer or any other group), Employers with fewer than 50 employees, Self-insured employers.

Understanding whether your insurance must comply with Colorado and Federal law can be complicated. New benefit summaries may describe your benefit for mental illness. You may need to check with your employer or with the member customer service department of your health plan.

## What are my Rights as a Consumer?

Each health plan has an appeals process. You, your doctor, or therapist can appeal decisions about medical necessity, parity diagnoses or benefits payable if you disagree with your health plan. Details about your health plan’s appeals process can be obtained by calling your member customer service department. If you do not receive a satisfactory result, you may file a complaint with the Colorado Division of Insurance.

## For more information, call:

**Your Health Plan Provider**

**Your Employer**

**Colorado Division of Insurance  
303-894-7490 or 800-930-3745**

**Mental Health America of Colorado  
720-208-2220 or 800-456-3249**

## Medical Necessity

Medical necessity is broadly defined by each individual insurance company and is used as a way to determine if an insurer will pay for goods or services. The insurance company considers medical necessity to include that which is reasonable and necessary for the diagnosis or treatment of illness in accordance with generally accepted standards of medical practice. The specific benefits you receive continues to be limited by what is “medically necessary” to treat your illness.

