



# **Parity Project Overview**

## Why this project

Historically, insurance companies and health care services plans have not provided equal coverage between physical health and mental health and substance abuse disorders. For consumers in need of mental health treatment, there were fewer services provided, there were more restrictions on those services, and the consumer paid more out of pocket.

Both the state and federal legislators enacted laws that prevent inequality of coverage. However, this area of law is fluid. The federal government is still issuing instructions on the implementation and enforcement of the federal parity law and there is new case law that helps define California parity law. The Affordable Care Act also influences state and federal parity laws.

Few consumers are aware of their rights to equal coverage or how to advocate for coverage. This can prevent people from getting the help they need. This project explains the law and provides assistance to consumers in order to obtain mental health parity.

## Type of project and how it is funded

Disability Rights California has a statewide prevention and early intervention (PEI) stigma and discrimination reduction grant. This is one of the many PEI projects funded by county/CalMHSA/Proposition 63 funds.

## Goals of the project

Our project aims to educate and advocate on behalf of California's diverse communities about the mental health parity laws that prevent discrimination against people with mental health disabilities. We use a full range of strategies to reduce stigmatizing fears and discriminatory actions toward people with mental health disabilities across ages, cultures and backgrounds: Specifically we are:

- Examining laws and policies and developing related fact sheets
- Providing training about legal rights of Californians with disabilities
- Participating in stakeholder meetings to effect systemic change
- Representing people with their health insurance coverage for mental health services when coverage is not comparable to that provided for physical health
- Distributing culturally relevant and age appropriate materials

#### **Materials**

Fact sheets are available on a range of issues related to mental health parity. For a complete list and access to all our fact sheets go to <a href="http://www.disabilityrightsca.org/CalMHSA/CalMHSAParity.html">http://www.disabilityrightsca.org/CalMHSA/CalMHSAParity.html</a>.

On our website are "Tips of the Month" that are developed and distributed via networking sites to provide quick access to common questions. We developed a state law toolkit to assist with appealing insurance denials. The toolkit is in final production and will be distributed soon. Contact one of the individuals listed below if you have a request for information on a parity topic not already available on our website.

# **Training**

Disability Rights California has training available on mental health parity. Generally our training is geared towards gatekeepers, including mental health providers, professionals, the business community and others who interact with people with mental health disabilities. Disability Rights California also trains consumers and their families on their mental health parity rights and self-advocacy skills.

While recent trainings have been conducted at in-person meetings, Disability Rights California is also available for webinar trainings and posts recorded trainings on the website. Contact one of the individuals listed below if you would

like training on mental health parity or any of the other training topics listed on our website.

## Individual Representation

Disability Rights California has staff available to discuss individual mental health parity issues, provide counsel and advice, provide technical assistance in filing complaints and in select cases raising systemic issues provide direct representation. For assistance with individual mental health parity issues contact one of the individuals listed below.

#### **Contact Information**

Laura Reich, the lead mental health parity training coordinator and Disability Rights California Attorney

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Disability Rights California is funded by a variety of sources, for a complete list of funders, go to <a href="http://www.disabilityrightsca.org/">http://www.disabilityrightsca.org/</a>
Documents/ListofGrantsAndContracts.html.

The California Mental Health Services Authority (CalMHSA) is an organization of county governments working to improve mental health outcomes for individuals, families and communities. Prevention and Early Intervention programs implemented by CalMHSA are funded by counties through the voterapproved Mental Health Services Act (Prop 63). Prop. 63 provides the funding and framework needed to expand mental health services to previously underserved populations and all of California's diverse communities.



