Enforcing Mental Health Parity: State Options to Improve Access to Care

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- **Background**: Mental Health Parity laws require insurance coverage for mental health services equal to medical services, but enforcement is inconsistent, limiting access to care.
- **Challenges**: States face difficulties in enforcing parity due to vague standards, limited resources, and lack of transparency in insurance practices.
- **State Solutions**:
  - Enhance oversight by dedicating more resources and expertise to monitoring parity.
  - Support consumers in understanding and asserting their rights.
  - Require insurers to report detailed data on mental health benefits for better oversight.
  - Conduct thorough examinations of insurer practices.
  - Collaborate with stakeholders to strengthen enforcement efforts.
- **Best Practices**: States like New York and California serve as models for effective parity enforcement.
- **Recommendations**: States should adopt clear standards, increase funding for enforcement, and close legal loopholes to improve compliance and access to mental health services.

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