



BEHAVIORAL HEALTH

How will the ACA impact behavioral health products and services?

The PPACA requires behavioral health services be included as essential health benefits, which are defined by the Department of Health and Human Services. The law applies the federal mental health and substance abuse parity law to qualified health insurance plans offered through the state insurance exchanges and Marketplaces as well as those in the individual and small group market beginning in 2014.

Parity in the state insurance exchanges and Marketplaces will not apply to individual policies or small groups (50 employees or less, or 100 employees or less depending on the state).

Health insurance reform legislation amended the 2008 Public Health Service Act, effective as of October 3, 2009, and extended mental health parity to individual insurance policies. There is no effective date for this change, so it is unclear when the extension on individual policies becomes effective.