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# NCOIL ADOPTS MENTAL HEALTH PARITY MODEL AT ANNUAL MEETING

Albany, NY, November 28, 2001 –  The National Conference of Insurance Legislators (NCOIL) recently adopted a*Mental Health Parity Model Act*at its Annual Meeting in Scottsdale, Arizona.  The model requires that those who suffer from mental illnesses have the same access to medical treatment as those who suffer from physical illnesses.  Itprovides coverage for mental illness that is at least equal to the coverage provided for physical injury or illness and offers four major options:

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| -- coverage could be under either an individual, small group, or large group policy; |
| -- a mandate or an optional mandate (services are made available, but not mandated); |
| -- may use a broad-based or a biologically-based definition of mental illness; and |
| -- covers or does not cover alcoholism and substance abuse services. |

The NCOIL Health Insurance Committee adopted the model on November 15, by a vote of eight to three, and the NCOIL Executive Committee adopted the model the following day, by voice vote.

Sen. Ed Oliver, who chairs the Committee and is one of the bill's sponsors, had the following comment:

"After two years of intense debate on the issue and the merits of the model, NCOIL legislators decided to take a stand in support of mental health parity.  The aftermath of September 11 has greatly increased the awareness of the need for mental health services, as citizens from New York City and elsewhere have struggled through our country's crisis.  I am pleased that NCOIL, after intense discussion and numerous revisions, has decided to endorse this model, which legislators may now take back to their states as a template on which to fashion their own legislation."

Sen. Oliver noted that concern about a number of issues had delayed an NCOIL position on mental health parity.  He said that:

"The flexibility of the NCOIL model addresses the many objections put forward, which include an aversion to a mandate, potential premium increases, the possibility for over-utilization and potential abuse of benefits, as well as the different definitions of what constitutes 'mental illness’.  This model can now accommodate those legislators who had great doubts about mental health parity."

Health insurance trade organizations had consistently voiced their opposition to the model, citing cost concerns.  However, the model had the support of people such as former First Lady Rosalyn Carter, who now chairs the Carter Center's Mental Health Task Force.  In a letter to NCOIL, Mrs. Carter wrote that full parity would "increase insurance premiums by less than one percent."

The model is also particularly timely, in light of the events of September 11.  Assem. Alexander "Pete" Grannis, the Chair of the New York State Assembly Insurance Committee, addressed both NCOIL committees and said that New York State is, "…expecting to get 150,000 to 200,000 mental health visits as a result of the post-traumatic impacts of the collapse of the World Trade Center.  Many of our health plans, whether they're doing it because it's the right thing, or because they're recognizing they'll be saving money down the road, are providing mental health parity during this crisis."