

# **Annual Health Care Conference Mental Health and Addictive Disorders Panel**

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Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross and Blue Shield Association and incorporated as Louisiana Health Service & Indemnity Company.

# Company Overview

- Blue Cross and Blue Shield of Louisiana is the state's oldest and largest health insurer.
- We provide group and individual health insurance plans, life and disability insurance and group voluntary products to more than 1.4 million Louisianians.
- Blue Cross has regional offices in Alexandria, Houma, Lafayette, Lake Charles, Monroe, New Orleans and Shreveport.
- Since 2009, we have worked to inform and educate our members and the public about healthcare reform. Passed in March 2010, this law has had a direct impacted mental health and substance abuse benefits.

# Mental Health and the Affordable Care Act

- The ACA requires most individual and small employer health insurance plans, including all plans offered through the Health Insurance Marketplace, to cover mental health and substance use disorder services.
- The ACA also requires most health plans to cover preventive services – like depression screening for adults and behavioral assessments for children – at no additional cost to the member.
- As of 2014, most plans cannot deny you coverage or charge you more due to pre-existing health conditions, including mental illnesses.

# **Mental Health Parity and Addiction Equity Act**

- Passed in 2008, MHPAEA, requires insurance companies to treat mental and behavioral health and substance use disorder coverage equal to (or better than) medical/surgical coverage.
- The MHPAEA law also covers non-financial treatment limits. The law has essentially eliminated such annual limits.

# Addressing Demand for Mental Health Services

## – Provider and Facility Network

- Follow and audit based on URAC, a national quality and accreditation organization.
- Review our network every 2 years to ensure adequacy standards.
- Our members have access to the following:
  - Facilities
    - 1:60 miles for rural areas
    - 1:30 miles for urban areas
  - Providers
    - 1:45 rural areas
    - 1:30 for urban areas

# Working Toward Solutions

- Collaboration between behavioral health providers and primary care providers – relationships not formalized.
- Lack of timely follow-up with provider after discharge from an acute mental health facility.
- Difficulty finding out what a provider professional actually treats.
- Need more available adolescent beds for substance abuse treatment.