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**Illinois Health Plans Frequently Deny Coverage of Mental Health, Addiction Care,
According to New Report; Lawmakers Pledge to Investigate**

Chicago, / PR web / September 19, 2017 – Despite ongoing mental health and addiction crises, Illinois treatment providers responding to a recent survey report frequent claims denials and other barriers to coverage, according to a new report released today by The Kennedy Forum Illinois, Illinois Psychiatric Society, Illinois Association for Behavioral Health, Illinois Association of Rehabilitation Facilities, the Community Behavioral Healthcare Association of Illinois, the Illinois Health and Hospital Association, and Health and Medicine Policy Research Group.

The 16-page report, which is available [here](#), raises important questions about health plans' coverage of mental health and addiction conditions. Further investigation is urgently needed to identify and remove barriers, and ensure that Illinois Medicaid managed care organizations (MCOs) and commercial insurance plans are in compliance with federal and state laws that require they cover mental illness and addiction care on par with care for other medical conditions.

Key report findings include:

- Upwards of 75 percent of responding providers reported that Medicaid MCOs sometimes/often/always denied coverage for inpatient treatment, partial hospitalization, intensive outpatient treatment, and medication-assisted treatment. Nearly half of responding providers reported commercial insurers at least sometimes denied inpatient treatment.
- More than 60 percent of responding providers reported that Medicaid MCOs sometimes/often/always refused to cover the requested level of care and instead approved only a lower level of care, while 54 percent of responding providers reported commercial insurers did the same.
- With Medicaid MCOs, nearly 65 percent of responding providers reported that they were told often or always that networks were simply closed. Nearly half of responding providers were told this often or always with commercial plans. The result: with mental health and addiction care providers unable to join plan networks, patients have more difficulty accessing care, due to the narrow network.
- More than 90 percent of responding providers report that both Medicaid MCOs and commercial plans have refused to provide requested medical necessity criteria, despite clear legal requirements that plans do so.

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The organizations responsible for the report call for regulators, legislators, health plans, and providers to investigate what coverage barriers exist to coverage and work to remove them.

"This survey makes clear that Illinois must do more to remove barriers to coverage of mental health and addiction treatment," said Kelly O'Brien, executive director of The Kennedy Forum Illinois, a leadership a mental health leadership initiative that seeks to eliminate stigma and change public policy. "Unless we make the promise of federal and state parity laws a reality, we will be unable to make the progress we need in ending Illinois' mental health and addiction crises that are ravaging our communities."

The report highlights evidence from around the country, where health plans have been found to not be in compliance with mental health and addiction parity laws that require most plans to cover mental health and addiction treatment on par with other medical conditions. Former Congressman Patrick Kennedy, founder of The Kennedy Forum nationally and author of the landmark federal Mental Health Parity and Addiction Equity Act of 2008, called on policymakers to work to end stigma and discrimination against people living with mental health and addiction challenges.

"The mental health and addiction coverage barriers reported by Illinois providers are giant red flags that elected officials must urgently address," said Kennedy. "Illnesses of the brain should be treated no differently than any other type of medical condition. To combat our country's mental health and addiction crises, we must enforce our laws and end discrimination against people with mental health and addiction challenges."

In response to the report, State Representative Deb Conroy (D-Villa Park), chairwoman of the House Mental Health Committee, expressed concern and promised the Committee would hold hearings.

"The General Assembly must get to the bottom of these reported barriers to mental health and addiction coverage. The Mental Health Committee will be holding hearings in the coming months to find out what coverage barriers exist and how we can remove them. To address Illinois' ongoing mental health and addiction crises, all stakeholders must work together to dramatically increase access to treatment and to ensure that state and federal parity laws are being followed."

Based on the report's findings, State Representative Steve Andersson (R-Geneva), member of the Mental Health Committee, filed a resolution urging action that is co-sponsored by Rep. Conroy, House Deputy Majority Leader State Representative Lou Lang (D-Skokie), and Assistant Majority Leader State Representative Sara Feigenholtz (D-Chicago).

"This report makes clear that barriers to coverage for mental health and addiction issues remain and need to be addressed so that all people get the benefits of the coverage to which they are entitled," said Rep. Andersson. "That is why I've filed House Resolution 607 asking the Mental Health Committee to formulate a plan to remove barriers to mental health and addiction coverage and improve coverage parity."

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Rep. Lang, author of Illinois' Heroin Crisis Act and chair of the Subcommittee on Substance Abuse of the Mental Health Committee, called for the General Assembly to pass legislation that increases transparency on whether health plans are in compliance with state and federal parity laws.

"This survey raises numerous red flags about barriers to mental health and addiction coverage. Even though Illinois has a strong parity law on the books requiring health plans to cover mental health and addiction treatment on an equal basis with other types of medical care, there is little transparency on whether health plans are complying with the law," said Rep. Lang. "That is why the General Assembly needs to pass legislation that increases transparency to ensure consumers can access the coverage they're entitled to."

The report offers recommendations for all stakeholders, including health plans, regulators, legislators, providers, and even consumers to remove barriers to mental health and addiction coverage. Consumers should contact the Illinois Attorney General's office and Illinois Department of Insurance if they are having difficulty with their commercial insurance plans, and Medicaid MCO consumers should contact the Illinois Department of Healthcare and Family Services.

"This report raises important questions about whether consumers can access mental health and addiction insurance coverage when they need it," said Illinois Attorney General Lisa Madigan. "My office is committed to holding insurance companies accountable to our state's mental health parity laws. Anyone who has problems with their health insurance coverage should contact my Health Care Bureau for help at 1-877-305-5145."

Jennifer Hammer, Director of The Illinois Department of Insurance (DOI), said, "The Illinois Department of Insurance strives to make Illinois families aware of the resources & coverage available to them. Families dealing with mental health issues and substance use disorder deserve support and understanding. Our goal is to ensure consumers learn their rights under state and federal law." DOI encourages Illinois residents to use DOI's free Consumer Toolkit for Navigating Behavioral Health and Substance Use Disorder Care Through Your Health Insurance Plan or call DOI toll-free at 866-445-5346 for consumer assistance.

The organizations authoring the reports said they have sent copies of the report to all members of the Illinois General Assembly, Governor Bruce Rauner, Attorney General Lisa Madigan, Illinois Department of Insurance Director Jennifer Hammer and Department of Healthcare and Family Services Director Felicia Norwood, with the intention of sparking necessary conversation to remove barriers to mental health and addiction coverage and treatment.

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Additional expert quotes in reaction to the report's findings:

Meryl Sosa, Executive Director, Illinois Psychiatric Society: "Psychiatrists across Illinois regularly see patients' health plans deny coverage of needed mental health and substance abuse disorder treatment. Plan networks are often very difficult for psychiatrists to join, and plans often don't even provide requested medical necessity criteria, as required by law. To improve patient outcomes, health plans, regulators, and legislators must urgently work to remove these barriers to treatment."

Marvin Lindsey, CEO, Community Behavioral Healthcare Association of Illinois: "Access to mental health and substance use disorder treatment is incredibly important for the health and well-being of Illinois. Any barriers to needed behavioral healthcare services harm communities, individuals and their families and must be completely eliminated."

Margie Schaps, Executive Director, Health and Medicine Policy Research Group: "Ensuring health plans cover mental health and addiction care on par with other types of medical conditions is critical to patients being able to access the care and treatment they need to stay healthy. Untreated mental health and substance use disorders drive higher rates of disease and mortality, and contribute significantly to high health care and other social costs."

Janet Stover, President and CEO of IARF, the statewide association of community-based providers serving children and adults with intellectual/developmental disabilities, mental illnesses and substance use disorders: "Parity in health care is essential for all of us, and is especially important for individuals with serious mental illnesses and substance use disorders. Barriers to care are not only detrimental to the health and well-being of individuals we serve and support, but to the overall healthcare system as well. IARF looks forward to working with our partners in health and long-term care to eliminate these barriers, resolving issues raised in the report, and ensuring better health outcomes for those we serve and support."

Sara Moscato Howe, CEO of the Illinois Association for Behavioral Health: "Compliance with state and federal behavioral health parity laws must be a top priority for managed care organizations and commercial insurance alike. Compliance must be built on a solid foundation of rigorous, transparent, and comprehensive data analysis, which must be mandated by the Illinois General Assembly."

Click [here](#) to view and download complimentary versions of The Kennedy Forum's policy papers. For more information about The Kennedy Forum and other helpful resources addressing behavioral health and substance use disorders, please visit www.TheKennedyForum.org.

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About The Kennedy Forum

Founded in 2013 by former Congressman Patrick J. Kennedy (D-R.I.), The Kennedy Forum focuses on advancing evidence-based practices, policies, and programming in behavioral health. This is achieved through promoting public discourse in health and addiction issues, ensuring equal access for patients living with mental health and/or substance use disorders; and advancing prevention and treatment throughout the entire continuum of the healthcare delivery system. The Kennedy Forum's collaborative partnerships help to foster greater provider accountability, integration and coordination, cutting-edge technologies, and brain fitness and health. The nonprofit organization publishes frequent issue briefs and is a repository of other educational resources on behavioral health parity issues. To learn more about The Kennedy Forum's efforts to eradicate the stigma often associated with behavioral health, or to access related materials visit www.thekennedyforum.org, www.paritytrack.org, and www.parityregistry.org.