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Mental Health Parity

The Mental Health Parity and Addiction Equity Act (MHPAEA) and its predecessor statute added a distinct layer of complexity to group health compliance. What began as a simple premise – provide mental health and substance use disorder benefits on par with medical benefits – now requires a densely packed analysis of treatment limits, claims data and preparation of detailed reports. As enforcement of the law continues to increase, Reinhart's Mental Health Parity Team has been at the forefront working with plan sponsors to comply with these obligations.

Our attorneys have assisted clients in analyzing plans' quantitative treatment limits and non-quantitative treatment limits for more than a decade. Since the passage of the Consolidated Appropriations Act, 2021, we have prepared numerous comparative analyses for plan sponsors, coordinating with other plan service providers to provide a request-ready report. With the continual evolution of the Mental Health Parity law, the team builds upon this experience to assist plan sponsors with their compliance obligations.

A hallmark of our practice is providing clear, actionable, creative guidance to our clients. The Mental Health Parity Team distills the complex guidance and provides plan sponsors with an action plan to:

- Review the plan rules for compliance and red flags;
- Coordinate with service partners to obtain, and then review, their internal compliance analyses;
- Coordinate with plan consultants to identify cost-effective plan changes and perform claims data analyses, quantitative treatment limit tests and non-quantitative treatment limit tests; and
- Prepare the required comparative analysis report.

We also partner with plan consultants who may take the lead in performing parts of the analyses for plan sponsors. Once the report is complete, our attorneys work with plan sponsors to implement the changes identified during the review, including plan amendments and service provider agreement amendments. Our Mental Health Parity Team then provides continuing support and assists with ongoing updates as sponsors hire new service providers or make benefit changes.

Key Contacts

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