



IMPAQ
HEALTH

August 25, 2020

National Association of Health Data Organizations Conference

Challenges and Opportunities around Mental Health Parity Data

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Who We Are

IMPAQ Health brings clear answers to the most important questions in health care.

IMPAQ Health provides analytics, policy research, evaluation and operational support to help state and federal agencies improve the country's access to affordable and high-quality healthcare.

This includes supporting federal and state enforcement of mental health and Substance Use Disorder (SUD) parity requirements.



Challenges and Opportunities with MHP Data

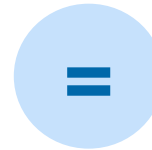
This presentation provides a high-level summary of the opportunities to enhance Mental Health and SUD Parity through more robust:

- Data collection
- Compliance reviews
- Public Use File dissemination

Background

The Mental Health Parity and Addiction Equity Act (MHPAEA) **does not mandate** mental health or addiction coverage, however, **when these services are provided it requires:**

Benefits



Financial Requirements or
Treatment Limitations

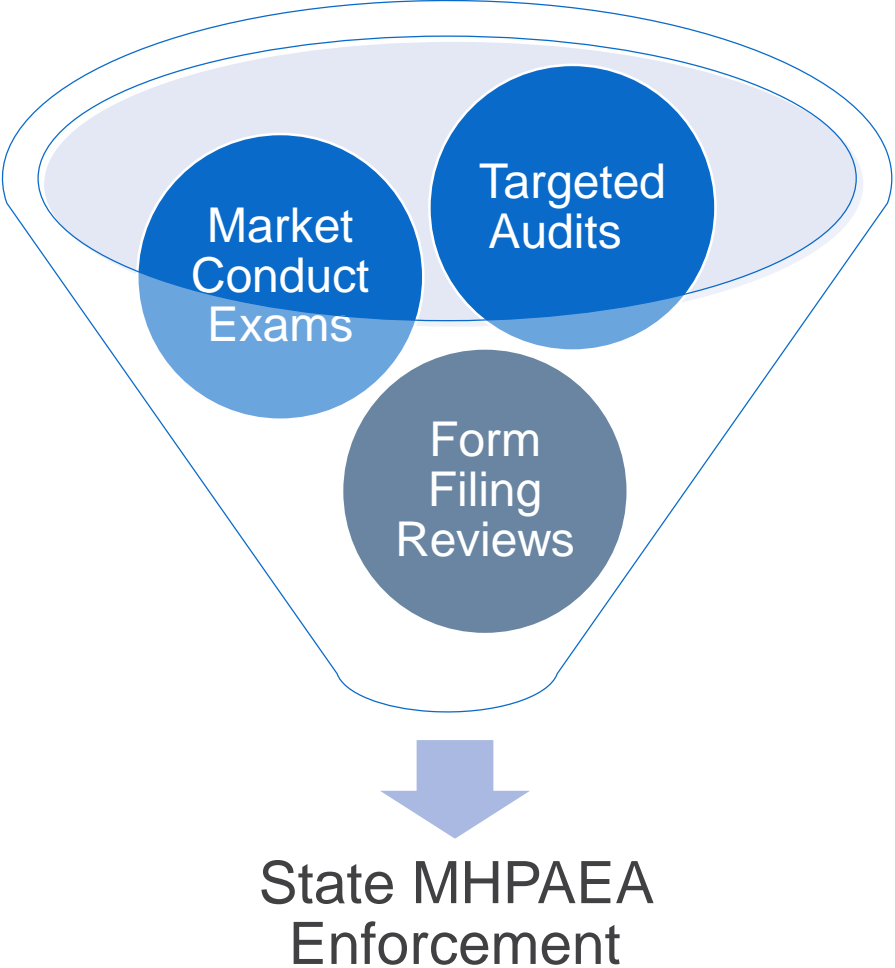


MHP Benefit Limit Categories

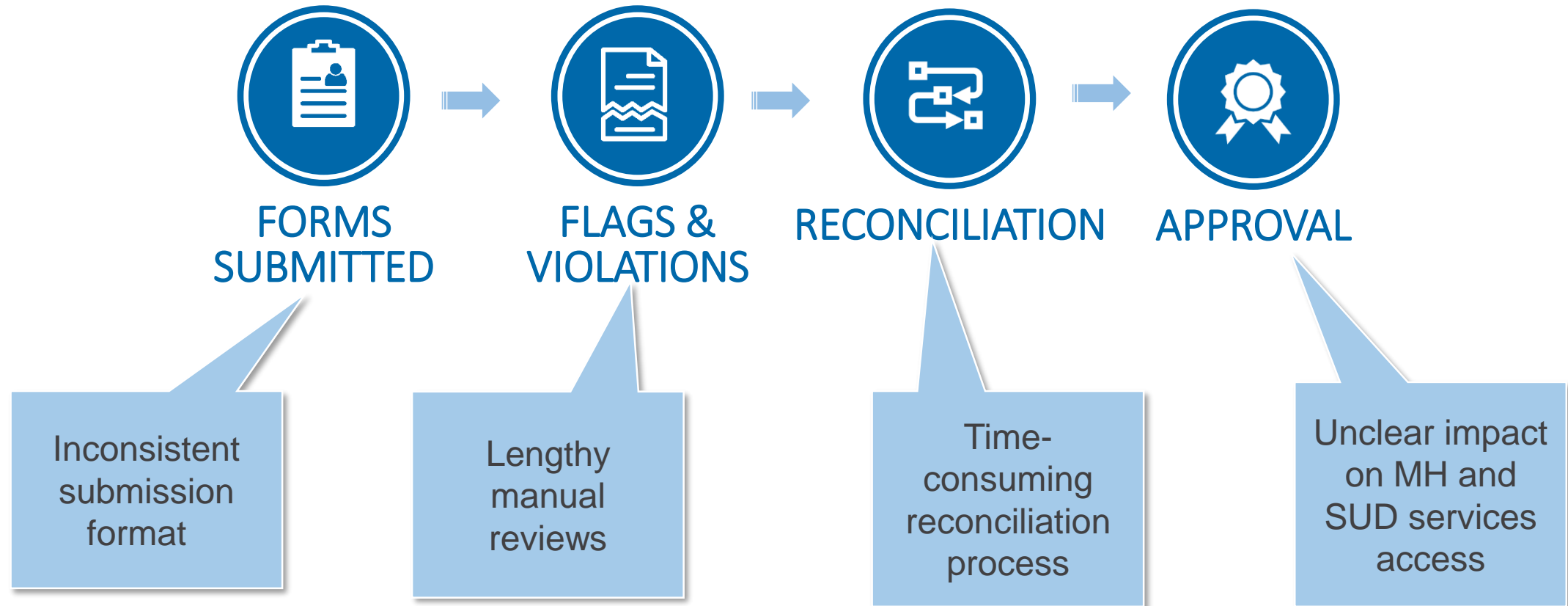
There are three different categories of benefits limitations or requirements.



State Role in MH/SUD Parity Enforcement




Common Challenges in Compliance and Enforcement



Potential Data Applications to Improve Compliance and Enforcement



Standardized Data Example: EHB Summary of Benefits and Coverage

 The State's EHB-benchmark Plan's Benefits and Limits							OMB Control Number: 0938-1174 Expiration Date: 06/01/2021
Instructions: All fields on this template that are marked red are required to be completed. To ensure that this Benefits and Limits Summary Template corresponds with the EHB-benchmark plan document, please indicate the page number in which the benefit is covered under Column H if answering "Covered" under Column C (for example, "Covered" in Column C, "pg. 12" in Column H). If there is a quantitative limit on a benefit, then complete the Limit Quantity and Limit Unit fields. If there are no exclusions for a benefit, then leave the Exclusions field blank. Add an explanation in Column H to provide more details on a benefit.							
A Benefit	B EHB	C Is the Benefit Covered?	D Quantitative Limit on Service?	E Limit Quantity	F Limit Unit	G Exclusions	H Explanations
Primary Care Visit to Treat an Injury or Illness							
Specialist Visit							
Other Practitioner Office Visit (Nurse, Physician Assistant)							

Data Dissemination Example: Qualified Health Plans PUF

The screenshot displays the CMS.gov website interface. At the top, the URL is [cms.gov/CCIIO/Resources/Data-Resources/marketplace-puf](https://www.cms.gov/CCIIO/Resources/Data-Resources/marketplace-puf). The page features the CMS.gov logo and navigation links for Home, About CMS, Newsroom, Archive, Help, and Print. A search bar is also present. Below the navigation, there are several menu items: Medicare, Medicaid/CHIP, Medicare-Medicaid Coordination, Private Insurance, Innovation Center, Regulations & Guidance, Research, Statistics, Data & Systems, and Outreach & Education. The breadcrumb trail indicates the current location: Home > Programs and Initiatives > Data Resources > Health Insurance Exchange Public Use Files (Exchange PUFs).

CCIIO The Center for Consumer Information & Insurance Oversight

Health Insurance Exchange Public Use Files (Exchange PUFs)

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is committed to increasing transparency in the Health Insurance Exchange. While health plan information including benefits, copayments, premiums, and geographic coverage is publicly available on Healthcare.gov, CMS also publishes downloadable public use files (PUFs) so that researchers and other stakeholders can more easily access Exchange data.

The Health Insurance Exchange Public Use Files (Exchange PUFs) are available for plan years 2014 to 2020 to support timely benefit and rate analysis. It is important to note that the 2020 Exchange PUFs will be updated regularly to reflect the plan data that consumers will see when shopping for an Exchange Qualified Health Plan (QHP). Data for the 2020 Exchange PUFs were imported to CMS systems by May 1, 2020.

The Exchange PUFs include plan and issuer level information for certified Qualified Health Plans (QHPs) and stand-alone dental plans (SADPs) offered to individuals and small businesses through the Health Insurance Exchange. The Exchange PUFs include data from states participating in the Federally Facilitated Exchanges (FFE), State Partnership Exchanges (SPEs) and states whose State-based Exchanges rely on the federal information technology platform for QHP eligibility and enrollment functionality (SBE-FP). The PUFs also include data on Multi-State Plans (MSPs) and certified off-exchange SADPs. The Exchange PUFs exclude information from SBEs that do not rely on the federal platform for QHP eligibility and enrollment functionality.

Updates

- March 5, 2020**
[Information Related to COVID-19 Individual and Small Group Market Insurance Coverage](#)
- March 12, 2020**
[FAQs on Essential Health Benefits Coverage and the Coronavirus \(COVID-19\)](#)
- March 18, 2020**
[FAQs on Catastrophic Plan Coverage and the Coronavirus Disease 2019 \(COVID-19\)](#)
- March 24, 2020**
[FAQs on Availability and](#)

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Special thanks to Elizabeth Messenger Jones for her contributions.