

Faces & Voices of Recovery

Exercising Your New Rights and Benefits

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act

Over 100 million Americans and their families have new rights and benefits under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act. It took many years of advocacy for this victory, an important step in ending insurance discrimination facing people with addiction. Faces & Voices is working to make the promise into real opportunities for people to get the help that they have been denied for far too long.

The law went into effect on January 1, 2010 and applies to all group health plans with more than 50 employees. It is intended to end the higher co-pays and deductibles and service limitations that have restricted care for people with addiction and mental illness compared to care for other health conditions. 82 million individuals in self-insured employer health plans that are not governed by state parity laws and another 31 million in plans that are subject to state regulation are now covered.

Three federal agencies are involved in carrying out the law: the US Departments of Health and Human Services, Labor and Treasury. For more information about the law, go to the Faces & Voices web site at <http://www.facesandvoicesofrecovery.org/about/campaigns/equity.php>.

Getting More Information

1). **The U.S. Department of Labor's Employee Benefits Security Administration** has benefit advisors who are available to answer your questions about the MHPAEA and give assistance in obtaining your benefits.

You can send an inquiry using an online form at <http://askebsa.dol.gov/SecInIt/> or call toll-free 1-866-444-EBSA (3272).

2). **The U.S. Department of Health and Human Services** has a Help Line to answer questions or hear concerns about your health plan's compliance with the law. Call toll-free 1-877-267-2323 extension 6-5511. You can also send an email to: phig@cms.hhs.gov.

3). **Your State Insurance Commissioner.** To get more information at the State level contact your State insurance commissioner. Click on this link to the National Association of Insurance Commissioner's Maps and Jurisdictions page: http://www.naic.org/state_web_map.htm. Click on your state or choose the state name from the drop down menu to get to your State's Department of Insurance webpage.

Faces & Voices of Recovery will be monitoring the implementation of the new law – what's working and what's not. Please see our website at www.facesandvoicesofrecovery.org for more information. Email us at info@facesandvoicesofrecovery.org to sign up for regular updates about the law and other recovery-oriented policies.