



## Mental Health Coverage is Essential & Must Continue

### **ISSUE:**

**Essential Health Benefits (EHBs), including “Mental Health and Substance Use Disorder Services,” are a current coverage requirement for all health plans and insurance products offered nationally in individual and small group insurance plans and health exchanges.** There have been proposals to eliminate such coverage requirements or let states alone decide this important issue.

**“Patient Protections,” including coverage on a parent’s plan until age 26, and a ban on pre-existing condition limitations, are also now uniform requirements across most insurance products.** Some proposals also would eliminate these and other patient protections.

### **BACKGROUND:**

Before enactment of the Affordable Care Act (ACA), health plans and insurance products varied widely on coverage of mental health and substance use disorder services, as well as related benefits such as emergency care, hospitalization, prescription drug coverage, preventative care, and other pediatric services. This situation also undercut hopes for the Mental Health Parity law, because quite simply, without mental health coverage, parity did not apply. The market also was devoid of basic consumer “patient protections,” with health plans regularly denying and delaying medically necessary care for patients.

**ACA established “mental health and substance use disorder services” as an EHB** across a wide array of insurance products, including the individual and group health market. Additionally, **many abhorrent practices were stopped, such as discriminating against patients** seeking health insurance based on health status or disability. **Guaranteed issue and renewal** have become the law of the land, and **life-time limits on coverage amounts and pre-existing condition limitations are generally eliminated.** The goal became to provide health insurance that covers essential needs for all Americans.

### **CONGRESSIONAL ASK:**

- **Please maintain Essential Health Benefits (EHBs), including “mental health and substance use disorder services,” and do not repeal “patient protections,” including the ban on pre-existing condition limitations and coverage until age 26.**