

H.485/S.555: *An Act requiring mental health parity for disability policies*

Sponsored by Representative Ruth B. Balsler and Senator Joan B. Lovely

Disability insurance is a contract in which a policyholder pays premiums in exchange for payouts to replace lost income in the event of a non-job related accident or illness.

Problem: Private short-term and long-term disability insurance policies provide less or no coverage for disabilities caused by or related to mental health and substance use disorders.

People with mental health disorders ought to have the same access to disability benefits as those with physical disabilities.

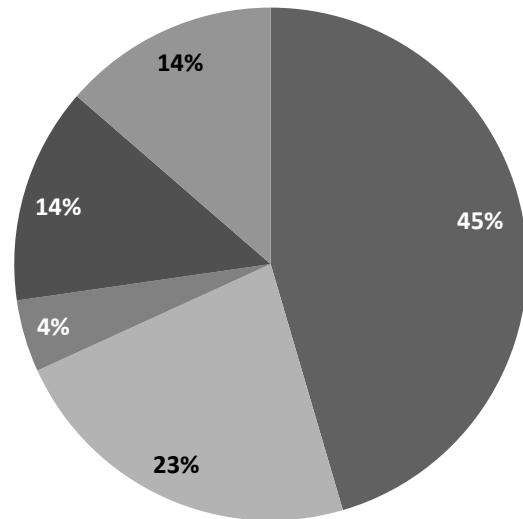
Solution: *An Act requiring mental health parity for disability policies* (H.485/S.555) prohibits insurance companies from discriminating against people with mental health and substance use disorders.

- Having full disability benefits is necessary for individuals to receive appropriate treatment and time for recovery to allow them to return to work successfully.
- This bill will save state and federal money by stopping insurance companies from shifting the cost of supporting people with mental health and substance use disorder related disabilities to the government.
- The cost to insurance companies upon the passage of this bill would be minimal.

Out of 25 policies available through the Division of Insurance:

- **No** disability insurance policies have full mental health parity.
- **86%** offer only **limited** coverage.

Coverage of mental health and substance use related disability in disability insurance policies



No policies cover self-inflicted injury or attempted suicide

- no coverage for mental health and substance use (45%)
- full coverage for up to 24 months or if hospitalized (23%)
- 50% of coverage, or full if hospitalized for 1 year (4%)
- full coverage for up to 24 months (14%)
- full coverage excluding self-inflicted injury or attempted suicide (14%)

It's only fair that people with mental health and substance use disorder related disabilities have the same access to benefits as those with physical disabilities.

Pass H.485/S.555: *An Act requiring mental health parity for disability policies*

Support for H.485/S.555

Bill Sponsors: Rep. Aaron Vega, Rep. Adrian Madaro, Rep. Angelo J. Puppolo, Jr., Rep. Angelo M. Scaccia, Senator Anne M. Gobi, Senator Barbara A. L'Italien, Rep. Brian Murray, Senator Bruce E. Tarr, Rep. Bud Williams, Rep. Carlos Gonzalez, Rep. Carmine L. Gentile, Rep. Christine P. Barber, Rep. Colleen M. Garry, Rep. Daniel Cahill, Rep. David M. Rogers, Rep. David Paul Linsky, Rep. Denise C. Garlick, Rep. Denise Provost, Rep. Diana DiZoglio, Rep. Elizabeth A. Malia, Rep. Frank I. Smizik, Rep. Jack Lewis, Rep. James J. Dwyer, Rep. James J. O'Day, Senator Jason M. Lewis, Rep. Jay R. Kaufman, Rep. John J. Lawn, Jr., Rep. Jonathan Hecht, Rep. Jose F. Tosado, Rep. Joseph D. McKenna, Rep. Kay Khan, Rep. Kenneth I. Gordon, Rep. Linda Dean Campbell, Rep. Marjorie C. Decker, Rep. Mary S. Keefe, Rep. Mathew Muratore, Rep. Michael S. Day, Rep. Michelle M. DuBois, Rep. Mike Connolly, Rep. Natalie Higgins, Senator Patricia D. Jehlen, Rep. Paul McMurtry, Rep. Paul R. Heroux, Rep. Richard J. Ross, Senator Sal N. DiDomenico, Rep. Sean Garballey, Rep. Solomon Goldstein-Rose, Rep. Stephan Hay, Rep. Steven Ultrino, Senator Thomas M. McGee, Rep. Thomas M. Stanley, Rep. Thomas P. Walsh, Rep. Tricia Farley-Bouvier, and Rep. Walter F. Timilty

Organizational Supporters Include: National Alliance for the Mentally Ill – MA, First Parish Unitarian Universalist (Canton), Massachusetts Association of Behavioral Health Systems, Metro Boston Recovery Learning Community, Southeast Recovery Learning Community, NAMI Greater Boston Consumer Advocacy Network, United Church of Christ Task Force to End Homelessness (Massachusetts Conference), Babson College Hillel, Massachusetts Employment Lawyers Association, Inc., NAMI Dorchester/Mattapan/Roxbury, Traprock Center for Peace and Justice (Greenfield), American Psychiatric Association, ACLU of MA, The Psychological Center (Lawrence), Disability Law Center, Jane Doe, Inc. (MA Coalition Against Sexual Assault and Domestic Violence), Harvard Legal Aid Bureau, Elizabeth Freeman Center, Inc.(Pittsfield), Health Law Advocates, M-Power, Duffy Health Center (Hyannis), UCC Congregational in Burlington, Association for Behavioral Healthcare, Massachusetts Housing and Shelter Alliance, Center for Public Representation, National Association of Social Workers – MA, Health Care for All, Our Lady of the Valley Parish (Sheffield), First Unitarian Universalist Society of Middleborough, American Nurses Association Massachusetts, Anchor House of Artists (Northampton), First Parish in Wayland S.A.C., Cambridge Economic Opportunity Committee, Inc., Massachusetts Coalition for the Homeless, Mental Health Legal Advisors Committee, AARP-Massachusetts, First Church in Belmont Unitarian Universalist S.A.C., G.L.A.D., Lynn Community Health Center, AANE-Asperger/Autism Network (Watertown), Crittenton Women's Union, Asian American Resource Workshop, Islamic Society of Boston Cultural Center, Wellesley College Hillel, NAMI South Shore, Nonotuck Resource Associates, Inc. (Florence), Boston College Legal Services, Massachusetts Psychological Association, Autistic Self Advocacy Center of Greater Boston, Justice and Witness Council of the Massachusetts Conference, UCC, Massachusetts Mental Health Counselors Association, Inter-Church Council of Greater New Bedford, Multi-Cultural Independent Living Center of Boston, Women's Lunch Place (Boston), Massachusetts Association for Mental Health, Unitarian Universalist Society of Martha's Vineyard, Shir Hadash (Newton), NAMI Berkshire County, Massachusetts Association of Advanced Practice Psychiatric Nurses, SEIU Local 509, NAMI Northeast Essex, Transformation Center, NAMI Central Middlesex, Social Action Massachusetts, Boston Center for Independent Living, NAMI Central Massachusetts, South Middlesex Opportunity Council, Close to Home (Dorchester), ACCEPT Education Collaborative (Natick), Southeast Center for Independent Living, Inc., The Carson Center for Human Resources (Westfield), Harbor Health Services, Inc. (Dorchester and Hyannis), YWCA Central Massachusetts, Northshore Education Consortium (Beverly), NAMI Newton/Wellesley, Follen Community Church of Lexington C.C.C./S.A.C., NAMI North Central Massachusetts, Citizens' Housing and Planning Association, Center for Health Law and Policy Innovation of Harvard Law School, NAMI Cape Ann, Renfrew Center of Boston.