

Understanding Health Insurance

Health Insurers Are Still Skimping On Mental Health Coverage

by Jenny Gold, Kaiser Health News (via NPR)

It has been nearly a decade since Congress passed the Mental Health Parity And Addiction Equity Act, with its promise to make mental health and substance abuse treatment just as easy to get as care for any other condition. Yet today, amid an opioid epidemic and a spike in the suicide rate, patients are still struggling to get access to treatment.

That is the conclusion of a national study published Thursday by Milliman, a risk management and health care consulting company. The report was released by a coalition of mental health and addiction advocacy organizations.

Among the findings:

- In 2015, behavioral care was four to six times more likely to be provided out-of-network than medical or surgical care.
- Insurers paid primary care providers 20 percent more for the same types of care than they paid addiction and mental health care specialists, including psychiatrists.
- State statistics vary widely. In New Jersey, 45 percent of office visits for behavioral health care were out-of-network. In Washington, D.C., it was 63 percent.

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Health Insurance In the News

My Health Insurance Premiums Are Soaring. What Can I Do?

by: *Consumer Reports*

You aren't the only one feeling sticker shock now that it's time to choose a health insurance plan for 2018. As health insurance premiums have skyrocketed over the last years, so has the employee share of the cost. Employees are being asked to kick in an average of 3 percent more this year for a family plan, according to the 2017 Employer Health Benefits Survey by Kaiser Family Foundation, a nonprofit organization focused on health policy issues.

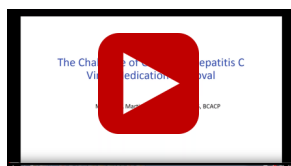
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10 Things to Do Before You Sign Up for an ACA Health Insurance Plan for 2018

Choosing the best, most affordable plan is complicated work, and time is short

By: *Consumer Reports*

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Presented by *Michelle Martin, PharmD, University of Illinois*

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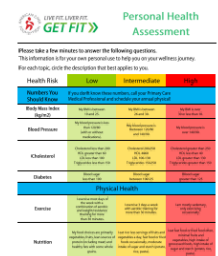


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