



The roll out of the Mental Health Parity and Addiction Equity Act MHPA has coincided with one of the worst economic downturns in history. The good news from employers is that providing mandated coverage doesn't have to mean higher costs.



Bad timing makes for new opportunities

The Paul Wellstone and Peter Domenici Mental Health Parity and Addiction Equity Act was passed by Congress in October of 2008, and became effective on January 1, 2010. The legislation amends both ERISA and the Public Health Service Act by forbidding health plans of employers with 50 or more employees from imposing restrictions on mental health and substance abuse treatment that are not imposed on medical and surgical benefits.

Although the act does not mandate health insurers or employers to cover mental health and substance abuse, for employee benefit plans of 50 or more that chose to provide mental health and substance abuse benefits, MHPA requires parity with medical and surgical benefits. This is a significant change, as prior to this legislation it was not uncommon to see medical/surgical benefits covered at 80% - 90% and mental health benefits covered at 40% - 50%.

The Congressional budget office has estimated that healthcare premiums will increase by .2% to .4% for group plans. Still, employers recognize the value of providing mental health benefits and few have cancelled coverage as a result of the Act.

Research clearly supports the fact that treating mental illness and substance abuse early and in a meaningful way prevents more expensive care, and possible long-term hospitalization in the future. More importantly, sound mental health care helps employers to retain long-term, loyal and productive employees.

The challenge for employers is to mitigate the financial impact of MHPA while helping employees to maintain good behavioral health. At Nurtur, we believe in the power of caring for the whole person. Based upon this philosophy we have developed our unique Parity Gap employee assistance product that incorporates the following:

"A comprehensive
Parity GAP
program will help
employers ensure
net savings by



containing the expansion of general
medical conditions and offering an
alternative to traditional mental
health and substance abuse
treatment insurance."

*Dennis Rice, Executive Vice President,
Health Management Systems of America*

- **An expanded number of EAP visits.** We recommend an EAP model that allows for up to 10 visits per covered member per year to extend a solid course of therapy.
- **Integrated EAP with telephonic coaching.** Following the prescribed number of EAP visits, the individual is warm-transferred to a telephonic EAP Coach. The EAP Coach conducts 6 to 12 scheduled telephonic coaching sessions to encourage individuals to comply with medications, follow their treatment plan, avoid stressful situations, and maintain optimal levels of function.
- **PeopleCare™ member management for life and health.**
Recognizing that life issues strongly impact one's mental health, our work-life Consultants interface both with EAP counselors and with our telephonic EAP Coaches to assist with life's myriad challenges. Just think how difficult it would be to overcome anxiety and depression if you were worried about adverse credit issues, or about your child's performance in school. Nurtur takes care of these issues so individuals can take care of their mental health.

For more information regarding our new Parity Gap EAP product, or to discuss the Mental Health Parity Act, please give us a call at 800.293.0056 or send us an [email](#).

quick links	fast facts	web ex
<p>Learn more about MHPA</p> <p>Nurtur Performance Work-life & EAP [request to download]</p>	<ul style="list-style-type: none"> • 20% of the U.S. population has experienced a mental health issue <i>Source: Mental Health: A Report of the Surgeon General</i> • The estimated cost of depression in the U.S. in 2000 was \$83.1 billion <i>Source: National Center for Health Statistics</i> • In 2006, private insurance spent \$31.8 billion for mental health and substance abuse <i>Source: SAMHSA Spending Projections - 2007</i> 	<p>Save the date! <i>Date: Thursday, March 25th</i> <i>Time: 2:00 EST</i> <i>Topic: Mental Health Strategies and Solutions</i></p> <p>Look for a WebEx invitation coming soon!</p>