

PUBLIC SUBMISSION

As of: March 05, 2010
Received: March 03, 2010
Status: Draft
Category: Physician - HC005
Tracking No. 80ab406b
Comments Due: May 03, 2010
Submission Type: Web

Docket: CMS-2009-0040

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

Comment On: CMS-2009-0040-0048

Interim Final Rules under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

Document: CMS-2009-0040-DRAFT-0057

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General Comment

Responding to Document ID CMS-2009-0040-0048 regarding mental health parity in health plans:

Why can insurers carve out mental health, etc. when they must provide well and preventive care - and other benefits - they formerly dodged simply by not including them as covered services?

Real parity would mean mental health services would be treated the same as other services - not allowed to be excluded - just as insurers can't arbitrarily exclude coverage for cardiovascular health or orthopedic procedures.

By not offering coverage for mental health, thus requiring customers to purchase a separate mental health insurance policy - with different costs and benefits from medical policies - the insurers are effectively avoiding mental health and substance abuse parity in spite of the letter and spirit of the law.