



HEALTHY MINDS
POLICY INITIATIVE

Clarifying and Updating Mental Health Parity

SB 1413, Sen. John Michael Montgomery and Rep. Chris Sneed

*Federal and state law requires employer-sponsored health benefits to ensure mental health care is as easy to access as physical health care, with no greater limitations placed on mental health. This “parity” is critical in an era where record numbers of Oklahomans suffer from mental health and addiction needs. **Seeking better and easier compliance with parity, SB 1413 updates a 2020 Oklahoma law governing how insurers demonstrate that they do not limit mental health care.***

Recognizing new standards and providing clarity

- SB 1413 aligns state reporting guidelines with the latest federal requirements in order to **reduce the burden on insurance companies, avoid duplicative efforts and help them produce more transparent reporting.**
- SB 1413 clarifies that insurers must **provide enough detail** to show that mental health care benefits are provided equally in accordance with state and federal law, short of revealing trade secrets.
- SB 1413 allows insurance companies to use the same templates and guidance they already use when reporting to federal agencies.

Parity is a work in progress, and the need is enormous

- With evidence that parity was not being achieved in Oklahoma, the Legislature in 2020 passed SB 1718 requiring transparency from insurers on parity compliance. **We have still not yet seen parity compliance or fully-transparent reporting.**
- **The path forward is easier for Oklahomans and insurers alike.** Oklahoma can align its 2020 law with improved federal guidance which has been worked out over multiple presidential administrations from both parties.
- Oklahomans seeking behavioral health services with private insurance are still **forced to go out of network up to 9X** more often than those seeking other medical services, and mental health providers are still paid less than other medical providers — **worsening the workforce shortage.**
- Oklahomans are **reporting more mental health need than ever**, with 50% of Oklahomans having experienced anxiety or depression at the height of the pandemic in 2020 and 2021.