



New Hampshire

FOR IMMEDIATE RELEASE

Disparity in Payment Rates in NH Among the Worst in the Country

Concord, NH – (November 30, 2017) Two national reports released today reveal that the promise of better mental health coverage remains elusive, despite parity laws. Today, NAMI (National Alliance on Mental Illness) released [The Doctor is Out](#), which found that people continue to lack the same access to mental health providers as they have for other medical providers. When they do find a provider, many people are forced to go out-of-network and pay high out-of-pocket costs at much higher rates than for primary or specialty medical care.

Despite the promise of parity (equal access to treatment for mental health and substance use disorders as for other medical conditions), NAMI's survey found:

- People lack the same access to mental health providers as they have for other medical providers.
- More than 1 out of 3 respondents (34%) with private insurance had difficulty finding a mental health therapist, compared to only 13% reporting difficulty finding a medical specialist.
- Over 1 in 4 people (28%) receiving mental health therapy used an out-of-network therapist, compared to only 7% needing to use an out-of-network medical specialist.

What people with mental illness have been experiencing for years is also confirmed by a report released today by [Milliman](#), a national insurance actuarial firm. The Milliman report, which examined data over 3 years, 50 states, and 42 million covered lives, shows a pattern of disparities in payment rates and access to mental health care under private health insurance plans.

The Milliman report also shows:

- That psychiatrists are paid less than primary care doctors and medical specialists for the same types of services—even those under the same billing codes.
- The disparities in payment between psychiatrist and other medical providers were greater in New Hampshire than any other state.

The data is in: the inequities for people seeking mental health care are real.

The disparity in payment rates contributes to workforce capacity issues by making it difficult for providers to recruit and retain staff. Workforce capacity issues create barriers for people in accessing mental health care, including difficulty finding providers taking new patients, long waits for appointments, particularly with psychiatrists, and frequent turnovers in staff. Lack of access to timely mental health care is a significant factor in the current mental health crisis in New Hampshire.

Find Help, Find Hope.

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NAMI New Hampshire Executive Director Ken Norton stated, “We hear from individuals and families all the time about the difficulty they are having in accessing mental health treatment, and these reports released today confirm that the barriers they face are real. While there is much in this report which is truly discouraging, NAMI NH is encouraged by the bipartisan support for parity in New Hampshire, and particularly the efforts which the NH Insurance Department has been taking to address parity issues in our state.”

In October, with strong support from Governor Chris Sununu, the Joint Legislative Fiscal Committee accepted a \$1.1 million federal grant to the NH Insurance Department for the purpose of doing a market conduct analysis of mental health benefits. This analysis of commercial health insurance benefits will closely examine payment rates, network adequacy and approvals/denials for mental health treatment. One of the recommendations of the NAMI report released today is for states to engage in these market conduct exams. The New Hampshire Insurance Department is already well underway in preparing for this, and the findings released in today’s reports are likely to assist them in framing this upcoming work. .

Another initiative of the NH Insurance Department to address parity issues is the Behavioral Health and Addictions Services Advisory Council, which is chaired by NH Insurance Department Commissioner Roger Sevigny. The Council was created based on recommendations by NH State Senator Dan Feltes, D-Concord, and is composed of advocates, providers, insurers and legislators. The focus of this council has been on collaboration and learning, with a resulting strong commitment of all involved to improve access to timely treatment for mental health and substance use disorders. The Council will be providing input to the upcoming market conduct analysis.

The UNH School of Law has also been very active in addressing parity issues. Lucy Hodder, the Director of Health Law and Policy, has been an invaluable member of the NH Insurance Department Advisory Council. Under her direction, UNH Law students, together with New Futures, created the *Resource Guide for Addiction and Mental Health Care Consumers*. The accompanying video is available at http://scholars.unh.edu/law_facpub/250/

NAMI NH is also encouraged by the ongoing commitment to parity shown by our Congressional delegation, especially Senator Jeanne Shaheen, Senator Maggie Hassan, and Congresswoman Ann McLane Kuster. Their strong and collective voices that any health care reform must continue essential health benefits for mental illness and substance use disorders truly represents the needs of New Hampshire residents, and is critically important to addressing both the opioid/addiction crisis and mental health crisis facing New Hampshire.

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NAMI New Hampshire is a grassroots organization working to improve the quality of life for all by providing support, education and advocacy for individuals, and families, affected by mental illness and suicide.

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