## KING COUNTY BOARD OF HEALTH

999 Third Avenue, Suite 1200 Seattle, Washington 98104-4039

Carolyn Edmonds, Board of Health Chair

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## RESOLUTION NO. 99-301 RECOMMENDING COMPARABLE COVERAGE FOR MANAGED BEHAVIORAL HEALTH SERVICES

**WHEREAS**, two major advances in the delivery of behavioral health services (mental health and chemical dependency services) have taken place in recent years: (1) managed behavioral health care has helped control costs; and (2) clinical advances have significantly improved the treatment success rate for behavioral health disorders; and

**WHEREAS**, the combined result has made it more affordable and equitable to cover behavioral health services on a par with insurance for other health services; and

**WHEREAS**, these advances have contributed to 19 states and the federal government enacting a variety of behavioral health parity laws; and

**WHEREAS**, this national public support for parity creates an opportunity for the King County Health Action Plan Steering Committee, King County, and the City of Seattle to explore providing comparable behavioral health coverage for their employees and family members; and

**WHEREAS**, five recent national actuarial studies demonstrated that comparable managed behavioral health coverage would cost from two to four percent more than current premiums per year, and a recent PricewaterhouseCoopers actuarial study using Washington state data estimated that comparable mental health coverage would result in a cost increase of only 2.1 percent the first year; and

**WHEREAS**, the medical and financial barriers limiting benefits for mental health and chemical dependency disorders have diminished significantly; and

**WHEREAS**, as health care leaders, the twenty-two employers represented on the Steering Committee of the King County Health Action Plan commit to work toward providing comparable managed behavioral health services coverage to their employees and families within three years; and

**WHEREAS**, providing comparable coverage for behavioral health services is the right thing to do;

NOW, THEREFORE, BE IT RESOLVED THAT THE KING COUNTY BOARD OF HEALTH recommends to the Metropolitan King County Council and the Seattle City Council:

- That comparable managed behavioral health services should have the following features in common with other health services:
  - Comparable lifetime dollar or service limits will be used.
  - Comparable cost sharing levels (co-payments, co-insurance, and deductibles), if applicable, will be used.



- Enrollees will receive credit toward their out-of-pocket limit for behavioral health services cost sharing; after the limit is met, behavioral health cost sharing will be capped (as is cost sharing for other health services).
- Use of chemical dependency services covered by earlier policies will not be selectively counted toward lifetime limits, if earlier uses of other health services are not.
- Exclusions will not be written so broadly as to reduce substantially the coverage described under "covered services."
- Benefits descriptions will use simple, understandable language to describe clearly the benefits to the consumer.
- Financial incentives to use network providers will be in place.
- Access to quality, appropriate behavioral health services will be provided through use of the best of managed care practices – such as diagnostic assessments, practice guidelines, formularies, and pre-authorizations – combined with proven treatment methods that are carefully evaluated and documented for outcomes. Managed care practices must be monitored to assure accountability and adherence to these specifications. Included in that assessment must be patient satisfaction and costs that may occur outside the reimbursement system;
- That King County and the City of Seattle, as model employers and within the framework
  of collective bargaining, should work toward providing comparable managed behavioral
  health services coverage (as described above) to County and City employees and their
  families within three years;
- 3. That the elected officials of King County and the City of Seattle should actively encourage other employers in King County to provide comparable managed behavioral health services coverage (as described above) for their employees and families; and
- 4. That King County and the City of Seattle should support state action to include managed behavioral health services coverage comparable to other health services covered by the state's public programs, such as the Public Employees Benefits programs and the Basic Health Plan.

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s/Greg Nickels/s

Adopted April 16, 1999