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March 20, 2020

The Honorable Richard Pan
Chair, Senate Committee on Health
California State Capitol, Room 5114
Sacramento, CA 95814

RE: SB 855 (Wiener): Health coverage: mental health or substance abuse disorders – SUPPORT

Dear Senator Pan,

The National Alliance on Mental Illness – California (NAMI-CA) is in strong support of SB 855 which strengthens the California Parity Act to require that insurers cover medically necessary treatment for all mental health and substance use disorders (MH/SUD), not just emergency care.

Parity in health care is fundamentally grounded in ensuring mental health and substance use disorders are treated at the same level, frequency, and availability as other medical and surgical services. Unfortunately, there is a major flaw in the law: the California Parity Act applies neither to all mental health conditions nor to substance use disorders. This omission leaves out the lion's share of mental health conditions.

Senate Bill 855 defines MH/SUD services as "medically necessary treatment". This treats MH/SUD as a covered service that aligns with what is recommended by the treating provider, furnished in sufficient amount, discretion, and scope to meet the patient's comprehensive needs, and consistent with generally accepted standards of practice. It also prohibits limiting benefits or coverage for chronic conditions to short-term or acute treatment.

Parity for mental health services remains elusive in California despite various state and federal laws. According to a 2017 report by Milliman, the international actuarial and accounting firm, Californians get costly out-of-network care five times more often for behavioral health than for other medical issues.

Californians are demanding change. SB 855 will bring much-needed bolstering to the California Parity Act. For these reasons, we proudly support SB 855.

Sincerely,



Jessica Cruz, MPA/HS
Chief Executive Officer