



# State fills mental-health gap left until nation's health-care reform takes effect

By Steve Wideman • Gannett Wisconsin Media • May 3, 2010

APPLETON — Two Fox Valley lawmakers last week touted new state legislation aimed at improving mental health.

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The bill signed into law Thursday by Gov. Jim Doyle expands a 2009 federal parity law requiring most [group health insurance plans](#) to bolster coverage for the mentally ill and drug abusers.

Assembly Majority Leader Tom Nelson, D-Kaukauna, and state Rep. Penny Bernard Schaber, D-Appleton, discussed the new law during a news conference at the Thompson Community Center.

The new law requires qualifying group health plans for businesses with 10 or more employees to offer coverage for the mentally ill and drug abusers equal to coverage offered for traditional medical and surgical care, including mandating access to physicians.

"For too long, [insurance companies](#) have avoided covering mental illness and substance abuse," Nelson said. "This important legislation requires insurance companies to offer the same level of coverage for mental health as they offer for physical health."

The federal law, which took effect Oct. 3, 2009, affected larger businesses with 50 or more employees.

Up to 700,000 state residents not covered by the federal plan could benefit from the state's expanded version, said Bernard Schaber.

Bernard Schaber said the state mandate ends when similar language contained in federal health-care reform recently signed into law by President Barack Obama takes effect.

Most local [health insurance](#) providers are already on board with the federal and state requirements.

"The federal law has been implemented. Now that the state law has been signed, we are currently in the process of implementing the new requirements," said Heidi Swan, director of regulatory compliance for Network Health Plan, the [insurance](#) arm of Affinity Health System based in Menasha.

Swan said the state law is "positive for Wisconsin."

"It allows Network Health Plan to focus on providing personalized care for our members who have behavioral health and substance abuse issues," Swan said. "Network Health Plan supports the law, which will improve the quality and accessibility of behavioral health benefits for our members."

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Bernard Schaber said businesses with fewer than 10 employees are not required to provide mental health and substance abuse coverage.

"If a business finds its health insurance premiums go up more than 2 percent, that business can opt out," she said.

Nelson said the law is anticipated to increase health insurance premiums no more than four-tenths of 1 percent.

He said the new law affects about 25 percent of all health insurance plans in the state.

"The kinds of plans we can regulate are limited," Nelson said. "The federal government can regulate all of them, but we are limited to commercial and individual plans, Medicaid and state plans."

The law doesn't affect many self-funded health insurance plans, common in government.

— Steve Wideman writes for The Post-Crescent of Appleton.

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