

NOTICE TO POLICYHOLDERS
Florida House Bill 701 – Mental Health

In accordance with Florida House Bill 701, this letter is intended to inform you of the federal and state requirements for coverage of behavioral health care services.

In 2008, Congress passed the Mental Health Parity and Addiction Equity Act (MHPAEA). The MHPAEA expanded parity of coverage to include financial requirements, treatment limitations, and in- and out-of-network coverage if a plan provided coverage for mental illness. The MHPAEA also applies to the treatment of substance use disorders.

In 2010, the Patient Protection and Affordable Care Act (PPACA) amended the MHPAEA to apply the provisions to individual health insurance coverage. The PPACA mandates that qualified health insurance must provide coverage of essential health benefits, including coverage for mental health and substance use disorders for individual and small group qualified health plans.

Coverage for mental health conditions and substance use disorders is subject to the same terms, conditions, and limitations, including any deductible and coinsurance, if applicable, that apply to all other sicknesses.

You can reach out to the Florida Division of Consumer Services for additional information. Below is the address, email, and phone number for the Florida Division of Consumer Services:

200 East Gaines Street,
Tallahassee, FL 32399-0322
(1-877-693-5236)
Consumer.Services@myfloridacfo.com

If you have any question(s) on this notice, please reach out to client services at 800-828-0153.