



Rep. Erin Koegel
445 State Office Building
100 Rev. Dr. Martin Luther King Jr. Blvd
Saint Paul, MN 55155

Senator John Hoffman
2111 Minnesota Senate Bldg
95 University Avenue W.
St. Paul, MN 55155

March 20, 2023

Dear Rep. Koegel and Sen. Hoffman:

As an organization, the Coalition of Recovery Investment (CORI) and our member organizations advocate for much needed funding, reform and increased access for behavioral health illnesses such as substance use disorder (SUD) which is why we strongly support HF1540/SF2382 which establishes a mental health parity and substance abuse accountability office within the Department of Commerce.

It has been over 25 years since the first federal mental health parity legislation was passed to require adequate and equal coverage for behavioral health (BH) care: both mental health and substance use conditions but access to these critical services remains elusive for many consumers with health insurance. The federal parity rules require health plans that offer BH coverage to ensure that financial requirements (such as deductibles, copayments, coinsurance, and out-of-pocket limits) and treatment limits (such as day and visit limits as well as nonquantitative limits on benefits such as prior authorization) on these benefits are no more restrictive than those on medical and surgical benefits.

However, according to the 2019 Milliman report "Addiction and Mental Health vs. Physical Health: Widening disparities in network use and provider reimbursement," it is clear that despite efforts to enforce mental health parity, the lack of access to mental health care is getting worse. The report found that a child's mental health office visit was 10.1 times more likely to be out-of-network than a primary care office visit, and twice as likely as an adult mental health office visit. Additionally, spending for mental health care has not shifted, despite the dire need, and sits at just 2.4 percent of overall health care spending.

What is clear is that state and federal lawmakers, insurance regulators, and employers must make concerted efforts to ensure mental health parity is a reality, and that patients can access the mental health care they need. We believe establishing an oversight office within the Department of Commerce will have a positive impact. We also want to ensure that there is collaboration with the MN Dept of Health and Dept of Human Services for the jurisdiction they have over public programs.

If CORI can be of help or if you have questions, please reach out to CORI's consultants, Sarah Erickson, at sarah.erickson@unitedstrategiesllc.com or Tara Erickson at Tara@tgeconsultingmn.com.

Sincerely,

Bill Messinger
Chair
Coalition of Recovery Investment