



# Behavioral Health Providers Coalition of Virginia

## Support **HB656 (Willett)** and **SB524 (Deeds)** **Lack of Mental Health Access is Due to the Parity Problem**

Mental health parity legislation aims to **ensure equal access** to mental health and substance use disorder treatments compared to medical and surgical care.

**Mental Health Care is increasingly difficult to access in Virginia**

- The Bureau of Insurance receives **2x more complaints regarding access to mental health coverage** vs. medical services.
- Virginia currently ranks **38<sup>th</sup> in availability of providers** according to Mental Health America.

**A majority of clinicians do not accept or are considering dropping a type of insurance**

- Patients **pay significantly more** for mental health compared to medical/surgical due to provider non-acceptance of insurance (49%) and lack of coverage
- Mental Health Provider networks show **only 37% providers actively participating (receiving payment)**, and **patients go out of network 22x more often** for psychologists, leading to **high patient costs**

**This is because insurers are out of compliance with the parity law**

- The 2021- 2025 Virginia Bureau of Insurance reports deemed **ALL insurers non-compliant** with federal Mental Health Parity and Addiction Equity Act with **no improvement over the past 5 years**.
- Virginia carriers **consistently reimburse lower rates** for mental health
- There are currently **no effective enforcement measures in place**.
- **Denials** occur more frequently for **emergency mental health care (36% more often)** and **substance abuse services (51% more often)**

**Every parity violation causes harm to Virginians in need**

- When Virginians cannot access mental health treatment, mental health conditions can escalate, putting a **strain on public services** and can escalate **thoughts of suicide, substance abuse, strained relationships, and financial and legal problems leading to reduced quality of life**

**It's time for a new chapter in parity law for the benefit of all Virginians.**

In alignment with legislative trends in other states, we are advocating for:

**Strengthening parity laws to improve access to care**

**Network adequacy standards**

**Mental Health Conditions defined by professional diagnostic manuals, not by insurers deciding what counts for coverage**

**Collection of targeted data to identify parity violations causing unequal treatment, administrative burden, and low reimbursement**

