

Mental Health Parity

NCIOM 2012 Annual Meeting

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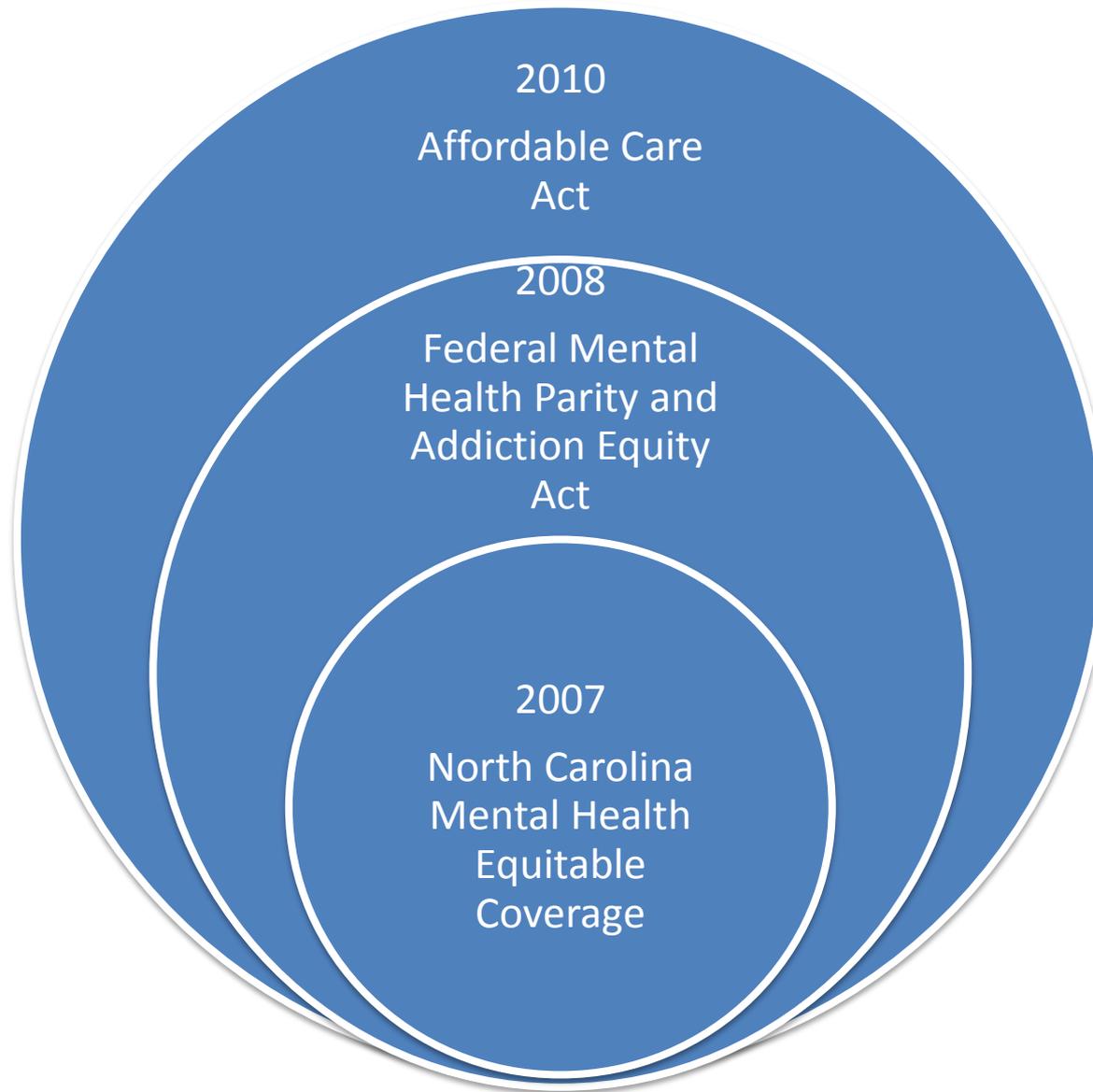
Blue Cross and Blue Shield of North Carolina

- + North Carolina's largest health insurer
- + 3.6 million members
- + 26,000 in-network providers
- + 4,000 employees
- + \$11.8 billion in claims paid
- + Founded in 1933





Evolving Mental Health Coverage in NC





Bridging to the Future: The Affordable Care Act

PATIENT PROTECTION AND AFFORDABLE CARE ACT

- ✓ Expansion of health insurance coverage
- ✓ Lifetime and annual dollar limits prohibited
- ✓ New limits on annual cost-sharing
- ✓ Mental health/substance abuse part of “essential health benefits” packages
- ✓ Preventive coverage at 100% includes adult depression screening

Mental health
components of
ACA



BCBSNC Experience

- + Mental health and substance abuse parity are an essential part of health care benefits for our members
- + Challenges are associated with parity – or any expansion of benefits
- + Interpreting new laws before full guidance is issued can be confusing – prompting decisions that are made with considerable uncertainty



Lessons Learned

- + Expect uncertainty.
- + Evaluate impact.
- + **Be flexible.**



Questions?