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**NAMI Maryland**

**Health Insurance Exchanges**

The Affordable Care Act helps create a new competitive private health insurance market – through State – run health insurance Exchanges – that will give individuals and small businesses access to affordable health care coverage.

Health Insurance Exchanges will create lower costs by increasing competition among private insurance plans through greater comparative shopping and more informed consumers. They will also provide small businesses the same purchasing power in Exchanges as large businesses. Additionally, Exchanges will provide tools to families and businesses to compare benefits, pricing and quality and to access physician and hospital network information. Finally, Exchanges will provide standards to ensure that consumers have access to plans offering high quality benefits. Individuals and families purchasing health insurance through Exchanges may also qualify for tax credits and reduced cost-sharing depending on their income.

As Maryland embarks on creating its own Exchanges, NAMI Maryland along with other behavioral health advocates needs to work to ensure that Health Insurance Exchanges include:

1. Enforcement of the requirement that comprehensive mental health benefits are at parity with medical/surgical benefits by all plans participating in the Exchanges.
2. Strong consumer protections for qualified health plan enrollees to ensure that individuals can easily obtain access to the type, level, and duration of care they need. Coverage determinations should be transparent and made by professionals treating the patient, and medical management tools should not be used inappropriately to deny needed care.
3. Coverage is easily accessible for those eligible to receive coverage through the Exchange, and that the Navigator programs are sufficiently funded and staffed to facilitate the enrollment process for those individuals for whom the process may be more burdensome and those transferring between Medicaid eligibility and the Exchanges.
4. A strong outreach and education component, targeted to the public, eligible employers, and service providers to ensure sufficient access to coverage and benefits.
5. Governing boards and other advisory bodies tasked with developing and administering the Exchanges include individuals with expertise regarding the unique needs of individuals with mental health disorders.