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Request for Information for Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

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Interim Final Rules Under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

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Submitter Information

Name: J. Harding

Address:

Palatine, IL, 60074

General Comment

It appears that the Parity Act has left many holes allowing insurance companies to escape fairness & true equality between Mental Health & Medical Health. Insurance companies are continually seeking new ways to escape equal treatment. One of the more common methods I have seen is the requirement of Preauthorization or Precertification. Many plans require mental health office visits to be preauthorized prior to allowing any benefits. Additionally they require providers to continually request additional authorizations for continued therapy which includes having to complete & submit detailed treatment & clinical specifications. Benefits are denied for failure or late submissions. Medical office visits on these same policies do not have these same requirements. A number of insurance companies also seem to be carving out the Mental Health portion to third parties which do not have to abide by a comparable medical policy. The Parity Act should contain clear language to prevent such manipulation and be effective in actually preventing disparity. If insurance companies are allowed to escape parity with various tactics than this act is useless.