Legislative Briefing

OHA Health Policy Action

Your guide to proposed health legislation, what we think about it, and what we're doing about it.

March 2013

H.B. No. 6612; AN ACT CONCERNING THE HEALTH INSURANCE GRIEVANCE PROCESS FOR ADVERSE DETERMINATIONS, THE OFFICE OF THE HEALTHCARE ADVOCATE AND MENTAL HEALTH PARITY COMPLIANCE CHECKS.

What is this bill about?

H.B. 6612 will make changes to the health carrier review process for grievances of adverse determinations and final adverse determinations, to amend the Office of the Healthcare Advocate statutes to reflect said office's additional duties, and to require the Insurance Commissioner to select and use a method to check health insurance companies' and other entities' compliance with state and federal mental health parity laws and report on the results of such checks. Key concepts include changing the timeframe for insurer's urgent utilization review processes, automatic classification of mental health and substance use claims as urgent requests, promoting compliance with federal law by waiving consumer's liability during the concurrent review process, the expansion of the content of adverse determination notice to more adequately inform consumers about the basis for denial as well as their options, including more detailed disclosure of OHA's services, and ensuring that the Insurance Department oversight of mental health parity compliance become more robust and comprehensive. Also we recognize a need for a more clinically appropriate uniform definition of clinical peer, as well as the need for appropriate clinical criteria for insurer's utilization review process, significantly enhance consumer protections, principles of equity and sound public policy.

What are the implications of this bill for healthcare consumer advocacy?

The number of cases that OHA receives has increased more than two and a half times from 2008, receiving daily calls from consumers who have been impacted by the complexity and inequity of the existing system.

Please refer all media, agency, and legislator inquiries to Vicki Veltri

Talking Points

1. OHA is aware of this proposed legislation and submitted written public testimony **in support** of this bill.
2. This legislation will simplify the current system concerning mental health parity.
3. OHA supports this legislation based on the principles of access to quality healthcare, evidence-based improvements to our healthcare system, and consumer maximization of value for their health insurance premiums.

OHA represents the collective voice of 3.5 million healthcare consumers. For our state to be competitive, our people must be healthy. Our mission is to • assure managed care consumers have access to medically necessary healthcare • educate consumers about their rights and responsibilities under health insurance plans • inform legislators of problems consumers face in accessing care and propose solutions to those problems.