

Your Rights Under Federal Law

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Mental Health Parity Notice

Notice to Enrollees in a Self-Funded Nonfederal Government Group Health Plan

Under a Federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-191, as amended, group health plans must generally comply with the requirement listed below. However, the law also permits State and local governmental employers that sponsor health plans to elect to exempt a plan from these requirements for any part of the plan that is “self-funded” by the employer, rather than provided through a health insurance policy. Romulus Community Schools has elected to exempt from the following requirement:

- Parity in the application of certain limits to mental health benefits.
- Group health plans (of employers that employ more than 50 employees) that provide both medical and surgical benefits and mental health or substance use disorder benefits must ensure that financial requirements and treatment limitations applicable to mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applicable to substantially all medical and surgical benefits covered by the plan.

Romulus Community Schools will be opting out of the new mental health parity during the plan year 09/01/2011-08/31/2012. This election may be renewed for subsequent plan years.