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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: Eileen Roberts

Address:

Healdsburg, CA, 95448

Email: drrobs@hotmail.com

Phone: 707-338-9084

Organization: Dr. Eileen Roberts

General Comment

While the rules go a long way towards achieving parity between MH/SA and medical/surgical services coverage there is not enough specificity in some of the language, thereby creating a loophole through which insurance companies may continue inequitable coverage and defeat the purpose of this act. Specifically the rules must somehow state that coverage for MH/SA services must also be comparable in scope to the benefits approved in medical/surgical coverage. The wording needs to make clear that the scope of benefits must be equivalent both across and within each classification.

It is also critical that the same standards be used to determine whether something is deemed "experimental" or medically appropriate care. THE SAME STANDARDS IN TERMS OF SCIENTIFIC REVIEW CRITERIA MUST BE USED TO DETERMINE WHETHER A PROCEDURE OR SERVICE IS CONSIDERED WITHIN STANDARD CARE OR IS DEEMED EXPERIMENTAL AND THEREFORE DENIED. This inequity is rampant.