

From: [Beth ann Middlebrook](#)
To: [EBSA MHPAEA Request for Comments](#)
Subject: Fwd: Comments on Technical Release 2023-01P
Date: Tuesday, October 17, 2023 12:50:28 PM
Attachments: [Bowman.Family.Foundation.Technical.Release.Comments.10.17.23.pdf](#)

CAUTION: This email originated from outside of the Department of Labor. Do not click (select) links or open attachments unless you recognize the sender and know the content is safe. Report suspicious emails through the "Report Phishing" button on your email toolbar.

To EBSA:

The attached comments on Technical Release 2023-01P are submitted on behalf of The Bowman Family Foundation.

Thank you for your consideration.

Best regards,
Beth Ann Middlebrook and Henry T. Harbin
Advisors to The Bowman Family Foundation

Beth Ann Middlebrook, JD
B. Middlebrook Consulting LLC



October 17, 2023

The Honorable Lisa M. Gomez
Assistant Secretary
Employee Benefits Security Administration
Room N-5653
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20002

The Honorable Xavier Becerra
Secretary
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201

The Honorable Douglas W. O'Donnell
Deputy Commissioner for Services and Enforcement
Internal Revenue Service
U.S. Department of the Treasury
1111 Constitution Avenue, NW
Washington, DC 20224

Re: Comments on Technical Release 2023 – 01P

The Bowman Family Foundation and its advisors, Henry T. Harbin and Beth Ann Middlebrook, strongly support the Departments' Technical Release and the proposed NQTL data collection requirements relating to network composition as part of the Departments' efforts to increase access to mental health and substance use disorder (MH/SUD) treatment. Such data collection is critical to ensure that plans and issuers do not impose treatment limitations that place a greater burden on plan members' access to MH/SUD treatment than to medical/surgical (M/S) treatment. Combined with the accompanying Proposed Rule requirements related to the Mental Health Parity and Addiction Equity Act (MHPAEA), the data collection requirements that are envisioned in the Technical Release would be powerful steps in the right direction to increasing access to MH/SUD treatment.

[The Bowman Family Foundation \("BFF"\)](#) is a private foundation qualifying as a 501(c)(3) nonprofit organization. The primary mission of BFF is to improve the lives of people with mental health and substance use ("MHSU") conditions. Towards this goal, BFF seeks to advance equity in access to care, including full and fair enforcement of MHPAEA, and implementation of the Collaborative Care Model (CoCM) and measurement-based care.

BFF is the Managing Member of the [Mental Health Treatment and Research Institute LLC \("MHTARI"\)](#), a tax-exempt subsidiary of BFF which conducts most BFF activities regarding MHSU conditions. MHTARI



provides funding to support projects, reports and tools related to improving behavioral healthcare equity, including achieving full parity in access to in-network MHSU treatment vs. in-network M/S treatment. For example, MHTARI funded (1) the [NORC report](#) regarding a patient experience survey that shows stark barriers to accessing care for mental health vs. physical health, (2) the [Milliman disparities report](#) which reveals disparities in reimbursement and out-of-network use for MHSU benefits vs. M/S benefits, and (3) the [Model Data Request Form](#) (MDRF), a tool which provides templates for quantitative data reporting of key measures related to access to care and MHPAEA NQTL compliance.

Use of MDRF has been adopted as a best practice by the [National Alliance of Health Care Purchaser Coalitions](#) and the [HR Policy Association](#). Metrics set forth in the MDRF are now being used in the access reporting templates used by [several state insurance regulators](#). BFF and MHTARI often collaborate with employer coalitions, provider associations, individual providers, MHSU non-profit advocates, and other philanthropies.

Separate Data Collection for MH and SUD

We urge the Departments to require that the data points for MH services and SUD services be separately collected, analyzed and reported, consistent with MHPAEA statutory and regulatory requirements. When MH and SUD data is simply aggregated, it can hide important discriminatory impacts. Data should also be collected for M/S services to facilitate MHPAEA comparisons. We also urge the Departments to require that all data be collected, analyzed, and reported by age group, including children and adolescents, and by race/ethnicity (where possible). The Departments should also develop uniform definitions and methodologies for the collection of all data points so that valid data are collected and can be compared across plans/issuers. We also recommend that any proposed quantitative templates submitted to the Departments should have evidence of validation of the measures and methodology proposed if the Departments consider adopting them.

We appreciate the Departments' commitment to ensuring that the data plans/issuers will be required to collect are an accurate reflection of individuals' access to treatment. Given that the Departments' guidance to plans will likely need to evolve over time to ensure such accuracy, we urge the Departments not to proceed with a "safe harbor" for plans/issuers based on data collection that has yet to be validated as meaningful. As we describe below, we believe that a "safe harbor" should not be explored until data collection has been extensively validated. Otherwise, the Departments may give "safe harbor" to plans/issuers that impose discriminatory barriers that inhibit access to MH/SUD treatment.

Out-of-Network Utilization

Studies indicate that the percentage of services received out of network (OON) is a key indicator of the availability of in-network services. Due to the higher cost-sharing of OON services, individuals rarely choose to obtain care OON if adequate in-network services are available on a timely basis. The landmark [Milliman report](#) demonstrates the importance of such data and how frequently MH/SUD care is obtained OON compared to M/S care. The data should be disaggregated by age groups wherever possible, so that utilization by children and adolescents can be distinguished from adults. This is



particularly important given that [half of lifetime mental health conditions begin by age 14](#) and our country's ongoing [youth mental health emergency](#).

BFF supports the Departments' reference to quantitative templates in the Appendix that have already been validated and are in use by employer groups and state regulators. The Bowman Family Foundation [Report](#), which is based on a patient and provider survey conducted by NORC, shows multiple analyses of OON use and access problems, as do other consumer and employer and provider surveys and studies. Recently [published research](#) also shows that MH/SUD patients go out of network because of MH/SUD network inadequacies.

Percentage of In-Network Providers Actively Submitting Claims

Research studies indicate that collecting this data is critically important to determining the adequacy of a network. Plans/issuers frequently have networks that have providers listed as in-network even if they are not [actively submitting claims](#). This metric can also be important in suggesting the existence of other reasons why providers listed as in-network might not be available, including low reimbursement that incentivizes providers to fill appointments with patients with insurance that pays more and/or cash-pay patients. Again, this data should be disaggregated by children and adolescents wherever possible. While we welcome the Departments' reference to child psychiatrists and psychologists, all types of pediatric providers should be included. Additionally, it is important to include data on M/S pediatric subspecialists to the lists (e.g., pediatric cardiologists, pediatric neurologists, etc.) for purposes of assessing parity. We encourage the Departments to require actual participation data on all sub-types of MH/SUD professional providers for both adults and children, as well as MH/SUD inpatient and outpatient facilities.

Time and Distance Standards

We strongly support the Departments' suggestion that the Departments collect detailed data on the percentage of participants/beneficiaries/enrollees who can access specified provider types in-network within a certain time and distance. We strongly agree with the Departments' view that this data would help with the assessment of a plan/issuer's operational compliance with respect to any NQTLs related to network composition. We also recommend that the Departments collect data on appointment wait times, which are an essential metric to measure network adequacy and the most critical for participants/beneficiaries seeking timely access to care. We recommend that any network adequacy standards, such as time/distance, wait times, etc., issued by state or federal governments identify key sub-types of MH/SUD professional providers, such as child and adult psychiatrists, child and adult psychologists, master's level social workers and mental health counselors, psychiatric ARNPs, psychiatric PAs. In addition, all acute and sub-acute inpatient sub-types should have specific network adequacy standards, as well as sub-types of outpatient facility programs, such as IOP, PHP, ABA, MAT, eating disorder, etc.

BFF is unaware of any federal or state network adequacy standard that would identify all of the above recommended MH/SUD standards. In addition, none to our knowledge have developed their standards



based on the MHPAEA NQTL requirements that would demonstrate comparability and no more stringency between MH/SUD and M/S benefits.

In collecting data, the Departments should collect data on routine and crisis appointments, including for follow-up and ongoing care. When only initial appointment wait times are measured, plans/issuers can represent their practices to have timely appointments by relying on initial “intake” appointments only, while having long delays in follow-up appointments for the delivery of ongoing services. Data should be disaggregated by age group to assess wait times and travel distance for children and adolescents.

We also urge the Departments to require any plan/issuer that uses a source or evidentiary standard for its network adequacy standards (whether a state/federal government or an independent entity such as NCQA) to identify and explain how the standards were designed, as written, to comply with MHPAEA. The Departments should require that, for any source, a plan/issuer must provide and define all the factors and evidentiary standards relied upon for each MH/SUD network standard (e.g., time and distance) and complete a comparative analysis for same to demonstrate that the standard is comparable and no more stringent, as designed, for MH/SUD than for M/S.

For example, MH/SUD outpatient providers often have different characteristics such as smaller size and/or smaller caseloads than M/S providers. It is essential that the Departments require plans/issuers to demonstrate that these different characteristics are considered and addressed in assessing the adequacy of each standard. As an illustration, many MH/SUD professionals can only treat 8 to 10 patients per day, while many Primary Care Physicians (PCPs) can see 30 to 40 patients per day. A network adequacy standard that has equivalent time and distance standards (10 miles / 30 minutes) for one full-time PCP and one full-time Psychologist is not comparable and is more stringent, due to the provider case load.

The Departments should require the same type of analysis for MH/SUD facilities. For example, how are MH/SUD acute and subacute inpatient facilities the same or different as compared to acute and subacute M/S facilities – and how is that considered and addressed by the plan in developing each standard? The plan/issuer should be required to describe the factors used to compare types of MH/SUD facilities (e.g., psychiatric vs. substance use), as well as capacity (e.g., number of beds, availability of beds) of MH/SUD facilities vs. M/S facilities.

We urge the Departments to also ensure that as-written NQTL analysis also address the factors of supply/demand for both MH/SUD and M/S outpatient professional and facility providers, including definitions for these factors, evidentiary standards and sources. Studies, reports or data measuring provider supply (including shortages) and market demand should be required to be provided.

Network Availability and Distribution of Professions

BFF applauds the Departments for focusing on whether providers are accepting new patients (Section (c)(4)(iv)(A)(2) of the proposed rule), which is a crucial issue in light of the high demand for MH/SUD services. A MH/SUD provider with just a few time slots available does not add significant capacity to plans/issuers’ networks. We believe that the Departments should require that any network adequacy



standard should consider typical limits on MH/SUD providers, who typically have smaller caseloads, less capacity and limited availability for new patients as compared to most M/S professional providers. (For example, a standard that equates 1 full-time PCP to 1 full-time Psychologist is not comparable in light of the differences in caseloads and capacity).

It is also important to require metrics on the number of available providers who fill high-demand needs in the network, such as those seeing children & adolescents, those who specialize in eating disorders patients, and those who meet the language needs of the population served by the network. While the Service Utilization metrics below in these same categories would address how much certain services are being utilized, it may be that while there is a reasonable level of, for example, eating disorder services provided by network providers, those providers may be completely full. Thus, it is also important to assess whether new patients with these specialized needs can find available providers.

A robust network has a full range of different professions and training levels to handle the varying needs and more complex problems of the patient population. Thus, we recommend gathering data (on both the MH/SUD and M/S sides) on the percentage of the top 10 different professions that make up the network. We also support that plans should measure the actual numbers of licensed MH/SUD professionals by geo zip code.

Network Admissions

In assessing network composition and access to MH/SUD services, we urge the Departments to review the criteria and processes by which plans/issuers determine which providers to admit into networks and/or how plans/issuers define when a network is considered “full” or “closed.” Reports from MH/SUD providers suggest that they are often denied participation on networks due to the networks being “closed” or “full,” even though patients are unable to find appropriate providers in that network. Other providers who are eventually admitted into networks report having to wait as long as nine months to be added.

Plans/issuers should not be allowed to claim a workforce shortage as a reason for access to care issues and simultaneously keep networks locked or slow to accept new providers. Measuring and monitoring access to care for all sub-types of MH/SUD providers will reveal how much responsibility plans/issuers bear for the lack of access to MH/SUD services. For example, plans/issuers should provide metrics on how many providers applied to the network, what percentage were rejected and the reasons for the rejection (e.g., network full, provider not qualified, and the time it takes to bring providers into the network from when they first apply).

Reimbursement Rates

We applaud the Departments’ suggested data collection relating to reimbursement rates, which are critical determinants of network adequacy; many studies show the strong correlation between network access and reimbursement rates. We also commend the Departments for putting forward potential requirements that reimbursement rate data be “compared to billed rates.” Reimbursement rates that are not reflective of current market rates can profoundly affect the availability of MH/SUD providers, including current providers’ decision to join a network and potential providers’ decisions whether to



enter the field. We recommend the Departments evaluate the ratio of allowed in-network and OON amounts for professional providers to INN and OON billed market rates for MH/SUD and M/S professional providers. The billed rates of INN and OON professional providers are one of the most accurate representations of the market rate.

We recognize that the Departments, multiple state regulators, and research organizations (such as Milliman) have documented significant disparities between the Medicare Fee Schedule allowed amounts and plans/issuers' allowed amounts for MH/SUD providers versus M/S providers. We support reimbursement comparisons based on multiple benchmarks, including Medicare, and other databases as they continue to demonstrate disparities and some of these benchmarks such as Medicare are publicly available. We do recognize that Medicare and other legacy claims databases likely contain historic disparities for MH/SUD reimbursement rates compared to M/S.

As described below, the ultimate determiner of parity for any reimbursement comparison is the access to services (i.e., adequacy) within MH/SUD networks in comparison with M/S networks. Indeed, reimbursement rate comparisons could actually show that MH/SUD providers are reimbursed at the same level as M/S providers, yet if MH/SUD network inadequacies persist, plans/issuers should be required to increase rates further for MH/SUD providers to address network inadequacies, as plans/issuers do for M/S.

We have seen that these benchmarks can be used as tools to demonstrate parity non-compliant reimbursement rates. This was the case in the U.S. Department of Labor and New York Attorney General's 2021 lawsuit against United Healthcare and United Behavioral Health (UBH) and resulting settlement agreement, which were based, in part, on UBH's disparate reductions from baseline rates derived from Medicare.

The Departments have made it clear that when faced with M/S provider shortages, if plans increase reimbursement rates for M/S providers to ensure adequate M/S networks, they must increase rates to address MH/SUD providers shortages as well to ensure adequate behavioral networks. The Bowman Family Foundation publication, "[Federal Parity Law \(MHPAEA\): NQTL of In-Network Reimbursement Rates: Non-Comparable Use of Factors of Provider Leverage a/k/a Bargaining Power and Workforce Shortages](#)" references federal data that shows there are more zip codes in the U.S. with Primary Care Physician (PCP) shortages than Psychiatrist shortages. Yet, there is relatively low out-of-network use for PCPs, and PCPs are routinely paid more than Psychiatrists for the same evaluation and management billing codes. Key quotes include:

"Nationally, the average in-network reimbursement for MH/SUD professional office visits from commercial insurers was approximately 2.5% below Medicare reimbursement, and OON use of such visits was approximately 17%, i.e., 5.4 times higher than for primary care providers."

"Nationally, the average in-network reimbursement for primary care professional office visits from commercial insurers was approximately 20% above Medicare reimbursement, and OON use of such visits was approximately 3%."



“HRSA identifies “Health Provider Shortage Area” (HPSA) designations, which indicate that demand far exceeds supply. As reported by Kaiser Family Foundation, this national data as of Sept. 30, 2021 shows more shortages for PCPs than for mental health providers (7447 vs. 5930 shortage areas).”

The Departments guidance in the 2020 Self Compliance Tool is also clear:

“NOTE – Plans and issuers may attempt to address shortages in medical/surgical specialist providers and ensure reasonable patient wait times for appointments by adjusting provider admission standards, **through increasing reimbursement rates, and by developing a process for accelerating enrollment in their networks to improve network adequacy.** To comply with MHPAEA, plans and issuers must take **measures that are comparable to and no more stringent than those applied to medical/surgical providers to help ensure an adequate network of MH/SUD providers,** even if ultimately there are disparate numbers of MH/SUD and medical/surgical providers in the plan’s network...” (Emphasis added).

As with all quantitative data metrics, multiple measures are important to accurately assess the compliance of any NQTL. Consistent with the current regulations and enforcement, as well as the Proposed Rules, reimbursement rates for MH/SUD providers are a key aspect of in-network access to care. We have seen that plans/issuers use reimbursement rate increases to establish and maintain adequate M/S networks, especially in addressing shortages of M/S providers. MHPAEA requires plans to take the same measures for MH/SUD providers to ensure adequate networks.

Aggregate Data Collection

We support the Departments, when reviewing self-funded employer group plans, to require relevant data to be collected and evaluated for both employer group enrollees as well as enrollees of the employer’s third-party administrator (TPA) or other service provider in the aggregate.

Service Utilization Data

In assessing network composition and access to MH/SUD services, we urge the Departments to require plans to report on utilization rates for specific MH/SUD services and level of care. These utilization rates should be compared to estimates of participants/beneficiaries with these conditions, as well as utilization rates for M/S services. Examples of services providers, settings, and levels of care on which we urge the Departments to collect utilization data include:

- Child and adult psychiatrists, child and adult psychologists, master’s level social workers and mental health counselors, psychiatric ARNPs, psychiatric PAs, all acute and sub-acute inpatient sub-types, and sub-types of outpatient facility programs, such as IOP, PHP, ABA, MAT, eating disorders, etc.;



- Each of the levels (and sub-levels) of care described in The American Society of Addiction Medicine (ASAM) Criteria and the age-specific Level of Care Utilization System (LOCUS) family of criteria developed by the American Association of Community Psychiatrists and the Academy of Child and Adolescent Psychiatry, as well as the average length of stay / treatment units and denial rates by each of these levels of care;
- Service utilization by MH/SUD diagnoses;
- High-demand needs such as services for children and adolescents, eating disorder, and services by providers who meet the language needs of the population served by the network;
- Cognitive behavioral therapy;
- Dialectical behavioral therapy;
- Coordinated Specialty Care;
- Medications for opioid use disorder (MOUD);
- Medications for alcohol use disorder (MAUD); and
- Medications for bipolar disorder, schizophrenia, major depressive disorder, and other MH/SUDs.

Safe Harbor

The Technical Release also requested feedback on the potential of a “safe harbor” for NQTLs related to network composition. We urge the Department not to proceed with a safe harbor at this time. We understand the desire to most effectively target the Departments’ enforcement resources. However, network adequacy has always been difficult to define and easy to mismeasure. Even when plans have been provided with templates by various state regulators, data is often incomplete, inconsistent and/or contradictory. Thus, a safe harbor has the potential to be harmful if the data collection requirements are not capturing a full and complete picture of participants/beneficiaries’ access to MH/SUD services. Given the significant work that the Departments need to do – and likely refinements that are necessary over time – to ensure collected data is complete, accurate, and meaningful, a safe harbor should not be considered in the near future. Such a safe harbor should only be considered when the Departments and key consumer stakeholders are confident that the data collected accurately captures actual access to MH/SUD services. Data templates should be validated for operational feasibility and accuracy.

Meaningful Data & Preventing Data Manipulation

To ensure that the proposed requirements relating to outcomes data and actions to address material differences in access are meaningful, we urge the Departments to issue standardized definitions on all data points and on methods for gathering and reporting data. For example, the Departments propose collecting data on the number and percentage of claims denials. Yet, there are many ways that plans can collect, and potentially manipulate, such “claims denials” data. For example, the Departments should make clear that failure to pay a claim in part or in full constitutes a denial and must find ways to capture common practices of undocumented denials that occur verbally through peer-to-peer reviews. Additionally, plans can manipulate denial data by approving each visit or day of treatment (thereby increasing the denominator) while telling the provider verbally that further visits/days will not be approved, which is another common occurrence. Such practices can result in meaningless data that bears little resemblance to what individual patients experience. The Appendix to the Technical Release



lists templates already in use, including the Bowman Family Foundation's [Model Data Request Form](#), which includes a section on Denial Rates. We support the continued use of templates that address the issues set forth above.

BFF also recommends that the Departments implement their own audits of plan/issuer claims data when plans/issuers fail to provide meaningful and accurate data.

The Bowman Family Foundation appreciates the opportunity to submit comments on the Proposed Rules. If you have any questions or would like to discuss these comments in more detail, please contact Henry Harbin htharbin@aol.com or Beth Ann Middlebrook bethannmiddlebrook@gmail.com.

Sincerely,

A handwritten signature in black ink that reads "Henry Harbin".

Henry T. Harbin, MD

A handwritten signature in black ink that reads "Beth Ann Middlebrook".

Beth Ann Middlebrook, JD