What have States Done to Ensure Insurance Parity?

### Best Parity Laws
Parity applies to all mental health and substance abuse disorders under private insurance plans. No exemptions.

- **Connecticut 1999**
- **Maryland 1994**
- **Minnesota 1995**
- **Vermont 1997**
- **Oregon 2005**

### Good Parity Laws
Not quite comprehensive parity due to certain exemptions and/or limitations.

- **Indiana 1999/2001/2003**
  Includes substance abuse; 50 employees exemption; 4% cost increase cap
- **Kentucky 2000**
  50 employees exemption; includes substance abuse
- **Maine 1995/2003**
  20 employees exemption; includes substance abuse; excludes diagnoses that are designated as “V” codes.
- **New Mexico 2000**
  No substance abuse; 1.5% cost increase cap for less than 50 employees & 2.5% for 50 or more employees
  Full parity for SMI; Financial parity for all other conditions; no substance abuse.
- **Rhode Island 1994/2001**
  Some limitations on outpatient visits; includes substance abuse
- **Washington 2005/2007**
  No substance abuse

### Limited Parity Laws
Parity applies only to select groups such as those with severe mental illness (SMI) or state & local employees, or only protects against certain types of discrimination.

- **Arizona 1997/2001**
  Mirrors federal law; 50 employees exemption; 1% cost increase cap; parity for state employees
- **Arkansas 1997/2001**
  50 employees exemption; 1.5% cost increase cap; excludes state employees; full parity in SCHIP
- **California 1999**
  Includes children
- **Colorado 1997/2007**
  Includes substance abuse
- **Delaware 1998/2001 (SMI)**
  Includes substance abuse
- **Hawaii 1999/2004 (SMI)**
  25 employee exemption
- **Illinois 2001 (SMI)**
  50 employee exemption
- **Iowa 2005 (SMI)**
  50 employee exemption
- **Louisiana 1999 (SMI)**
  Includes children; 50 employee exemption; 1% cost increase cap
- **Massachusetts 2000 (SMI)**
  50 employees exemption; includes children & co-occurring disorders
- **Missouri 2004**
  Limits out-of-pocket expenses; limited substance abuse treatment
- **Montana 1999 (SMI)**
- **Nebraska 1999 (SMI)**
  15 employee exemption
- **Nevada 1999 (SMI)**
  Limits out-of-pocket expenses; 25 employees exemption

### Limited Parity Laws
- **New Hampshire 1994/2002 (SMI)**
- **New Jersey 1999/2002 (SMI)**
- **New York 2006 (SMI)**
  Includes children; 50 employee exemption
- **Ohio 2006 (SMI)**
  1% cost increase cap
- **Oklahoma 1999 (SMI)**
  50 employee exemption; 2% cost increase cap
- **South Carolina 2000/2005 (SMI)**
  50 employees exemption
- **South Dakota 1998 (SMI)**
- **Tennessee 1998**
  25 employees exemption; 1% cost increase cap; excludes copayments, coinsurance and deductibles
- **Texas 1991/1997 (SMI)**
  1991: Limited parity for state & local government employees
  1997: parity expanded to rest of state; 50 employees exemption
- **Utah 2000**
  Limits out-of-pocket expenses; 50 employees exemption
- **Virginia 2004 (SMI)**
  Includes substance abuse; 25 employees exemption
- **West Virginia 2004 (SMI)**
  2004 repealed alcohol coverage; 1 or 2% cost-increase cap

### Mental Health Mandates, Not Parity
- **Alabama**
- **Alaska**
- **D.C.**
- **Florida**
- **Georgia**
- **Kansas**
- **Michigan**
- **Mississippi**
- **North Dakota**
- **Pennsylvania**
- **Wisconsin**

### No Parity or Mandate Laws
- **Wyoming**
- **Idaho**

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