

## 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

**North Carolina 1991/1997/2007**

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 (SMI)**

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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