

MENTAL HEALTH AND SUBSTANCE USE DISORDER PARITY v2.1

CORE PARITY STANDARDS

STANDARD 1.0: Business Requirements

- 1.1: Parity Governance
- 1.2: Written Agreements & Benefit Documents
- 1.3: Delegation Policy

STANDARD 2.0: Personnel

- 2.1: Leadership
- 2.2: Clinical Oversight
- 2.3: Training

STANDARD 3.0: Parity Compliance

- 3.1: Parity Compliance Program
- 3.2: Parity Compliance Activities
- 3.3: Parity Violations

BENEFIT EQUITY STANDARDS

STANDARD 4.0: Annual/Lifetime Dollar Limits

STANDARD 5.0: Benefit Identification and Classification

FINANCIAL AND QUANTITATIVE PARITY STANDARDS

STANDARD 6.0: Financial Requirements

- 6.1: Quantitative Parity Test Part I: Identification of Financial Requirements and Calculation of Predominant Level
- 6.2: Quantitative Parity Test Part II: "Substantially All" Test
- 6.3: Quantitative Parity Test Part III: "Predominant" Test
- 6.4: Policies and Procedures

STANDARD 7.0: Quantitative Treatment Limitations (QTLs) Requirements

- 7.1: Quantitative Parity Test Part I: Identification of QTLs and Calculation of the Predominant Level
- 7.2: Quantitative Parity Test Part II: "Substantially All" Test
- 7.3: Quantitative Parity Test Part III: "Predominant" Test
- 7.4: Policies and Procedures

NONQUANTITATIVE TREATMENT LIMITATIONS (NQTLS) STANDARDS

STANDARD 8.0: Identification of Nonquantitative Treatment Limitations (NQTLS)

- 8.1: Identification of NQTLS
- 8.2: NQTL Detailed Analyses
- 8.3: Policies and Procedures

STANDARD 9.0: Comparative Analysis "As Written"

- 9.1: NQTL "As Written" Process
- 9.2: Identification of the Factors Considered in Whether or Not to Apply an NQTL
- 9.3: Identification of the Factors Considered in the Design of the NQTL
- 9.4: Definition of Factors

STANDARD 10.0: Comparative Analyses "in Operation"

- 10.1: NQTL "in Operation" Process
- 10.2: Operational Audits
- 10.3: Operations Measures
- 10.4: Documentation NQTL "in Operation" Process

DISCLOSURE STANDARDS

STANDARD 11.0: Disclosure of Medical Necessity Criteria

STANDARD 12.0: Disclosure of Denial Reasons

STANDARD 13.0: Disclosure of Parity Compliance Analyses for ERISA TPA Applicants

- 13.1: General Compliance Analyses Requirements
- 13.2: NQTL Compliance Analyses Requirements