



The time has come to pass a parity law in Michigan
43 states and Congress have enacted mental health parity laws
Michiganders deserve no less

Why we need a law

- To ensure that mental health and substance use disorder benefits are **affordable**, a law is needed to create a pool of beneficiaries and to **spread the risk**.
- To make an affirmative effort to **eliminate discrimination** in health insurance coverage.
- Many families believe they have good insurance until a family member is diagnosed with a mental illness. ***Families pay in for their coverage equally, but they don't get equal coverage.***

Why Michigan needs a parity law now

- To cover the more than **2 million people** in Michigan who are **excluded** by the federal parity law exemption of businesses with 50 or fewer employees.
- **Small businesses** tell us that they have shopped for, but cannot purchase a parity product for their employees. The smaller employer cannot do it by himself or herself. Everyone has to step off the curb at the same time...that is *sharing the risk*
- To recognize that mental health and substance use treatments are ***an integral part of healthcare***.
- 43 states have passed parity laws—20 of those states passed additional legislation to enhance and expand their law. **No state has repealed a parity law.**

Michigan parity legislation is pro-business

- More days of **work loss** and **work impairment** are caused by mental illness than by other chronic conditions, including diabetes, asthma, and arthritis.
- Employees with depression cost employers an estimated **\$44 billion per year in lost productive time**.
- Mental illness and substance abuse annually cost employers an estimated **\$80 to \$100 billion in indirect costs**.
- Employees with untreated depression consume **2 to 4 times the healthcare resources** as do other employees.
- Mental illness short-term disability claims are growing by **ten percent annually** and can account for **30 percent or more of the disability burden** for the typical employer.

The time for mental health parity is now

- The **cost argument** has been put to **rest**
- The last barrier standing is **discrimination**