

Plans that must follow Parity Law

1. Employer-Sponsored Plans
 - a. Self Insured large group plans
 - b. Fully Insured, Non-Grandfathered group plans
 - c. Federal Employees Health Benefits Program.
 - d. Some state and local government health plans.
2. Public Plans
 - a. Medicaid Managed Care Plans (MCOs).
 - b. State Children's Health Insurance Programs (S-CHIP).
3. Exchange ACA Marketplace Plans – individual, family & small businesses
4. Broker Insurance Market: Non-Grandfathered individual and group health plans

Plans not required to follow Parity Law

1. Employer-Sponsored Plans
 - a. Fully Insured, Grandfathered group plans.
2. Public Plans
 - a. Medicare (except for Medicare's cost-sharing for outpatient mental health services do comply with parity).
 - b. Medicaid fee-for-service plans.
3. Broker Insurance Markets - Grandfathered individual and group health plans
4. Plans who received an exemption based on increase of costs related to parity.

Note: Non-Grandfathered refers to plans authored after the start of the mental health parity law in 2009. Grandfathered refers to plans authored before the federal mental health law.

