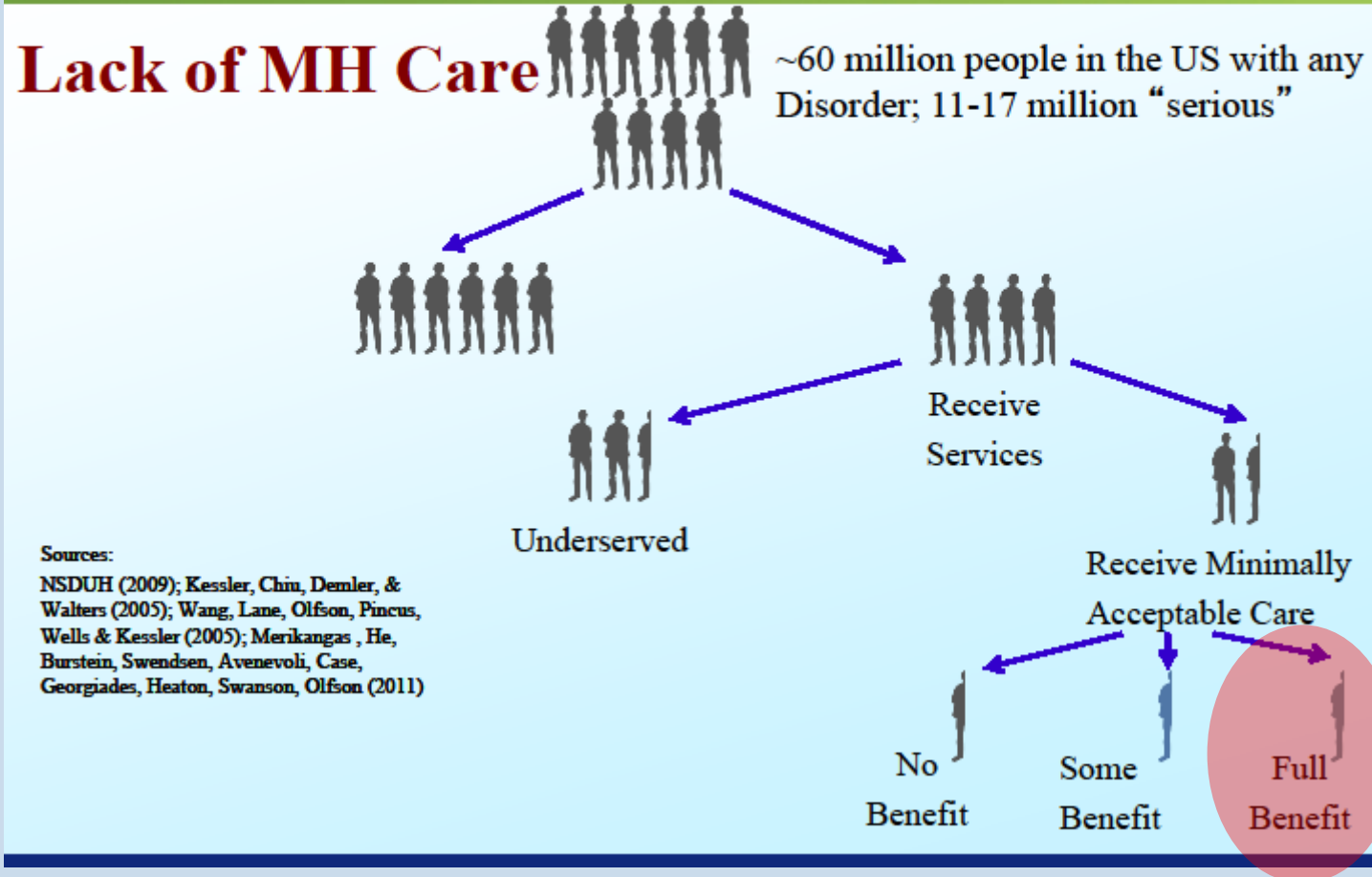


The Problem We're Trying to Solve

Why have we failed to bend the curve?



Mental Health Enters the Modern Age

Ongoing Change & Vigilance Are Needed Because We're New at This

- 2005 – Insurance parity legislation in Oregon
 - ✓ *Rules in 2006. Rolls out 2007-08.*
 - ✓ *Applies to employer group plans only.*
- 2008 – Federal parity legislation approved
 - ✓ *Rules not finalized until 2013.*
 - ✓ *No enforcement outside of aggressive states taking action.*
- 2010 – Affordable Care Act
 - ✓ *Insurance exchange and Medicaid expansion in 2014.*
 - ✓ *Behavioral health an essential benefit.*
- 2016 – CMS issues final Medicaid parity rule

Disparities Extend Beyond Reimbursements

% Out-of-Network Utilization in Oregon

Inpatient Facility	2017
Behavioral Health	19.3 %
Medical/Surgical	1.2 %

Outpatient Facility	2017
Behavioral Health	32.9 %
Medical/Surgical	4.1 %

Office Visits	2017
Behavioral Health	11.8 %
Primary Care	2.8 %
Med/Surg Specialists	4.5 %

“Addiction and mental health vs. physical health: Widening disparities in network use and provider reimbursement,” Milliman Research Report, by Stoddard Davenport, Travis J. (T.J.) Gray, and Stephen P. Melek, November 2019. See: <https://www.milliman.com/en/insight/addiction-and-mental-health-vs-physical-health-widening-disparities-in-network-use-and-p>