

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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