

**Applicability of Federal and State Parity Laws
By Employer Size and Insurance Type**

	2-50 EMPLOYEES	51+ EMPLOYEES
SELF-INSURED	<p align="center">Unregulated</p> <p align="center">Few Employers</p>	<p align="center">Federal law only (effective 10/3/09)</p> <p align="center">Need not cover MH/SA</p> <p align="center">Must cover at parity if MH/SA provided</p> <p align="center">Regulations effective 7/1/10</p>
COMMERCIAL	<p align="center">State law only</p> <p align="center"><u>Effective 1/1/11?</u></p> <p align="center">Under 10 employees may opt out Must cover MH/SA at parity Cost increase exemptions</p>	<p align="center">State and Federal Law (effective 10/3/09)</p> <p align="center">Must cover MH/SA and must cover at parity</p> <p align="center">Cost increase exemptions</p> <p align="center">Applies to self-insured non-federal gov't entities</p> <p align="center">Regulations effective 7/1/10</p>

Medicaid offered through managed care plans must comply with federal law; Medicaid fee-for-service in Wisconsin has parity. Medicare still has some inequities; higher co-pays are being phased out.

When state insurance exchanges are created as part of health care reform, plans offered on the exchanges must have parity.