

Congress passes mental health coverage boost

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By Will Dunham

WASHINGTON (Reuters) - A measure boosting insurance coverage for mental illness and treatment of drug and alcohol addiction secured final U.S. congressional passage on Friday as part of financial industry bailout legislation.

The bailout bill that the House of Representatives passed 263-171 was tacked onto a bipartisan measure requiring health insurers to give the same level of coverage for mental illness and substance abuse treatment as other ailments.

President George W. Bush quickly signed it into law. The Senate had passed it on Wednesday.

The bill will not force health plan providers to give mental health coverage but will make those that offer benefits for mental illness and substance addiction treatment to do so on the same terms as medical and surgical care.

The legislation, known as mental health parity, becomes law after a decade-long quest by advocates for the mentally ill who say insurers often shortchange people with mental conditions ranging from depression to schizophrenia.

The bill bars insurers from charging higher deductibles, co-payments, coinsurance or out-of-pocket expenses, or imposing limits including frequency of treatment, number of visits and days of coverage for mental health and addiction care.

"No longer will we allow mental health to be treated as a stepchild in the health care system. If you have insurance, then your mental health care must be equal to the benefits you get for any other disease," said Sen. Pete Domenici, a New Mexico Republican who helped champion the measure and whose daughter has schizophrenia.

Democratic Sen. Edward Kennedy, another driving force behind the bill, said it will make a huge difference for the one in five Americans with mental illness.

"After 10 years of debate, Congress has finally agreed to end the senseless discrimination in health insurance coverage that plagues persons living with mental illness for so long," Kennedy said in a statement.

His son, Rhode Island Democratic Rep. Patrick Kennedy, helped lead the fight for the bill in the House along with Minnesota Republican Rep. Jim Ramstad.

The measure was developed in talks with mental health, insurance and business organizations.

"Millions of Americans will now be assured greater access to mental and behavioral health coverage while continuing to benefit from the innovative programs health plans have developed to promote high-quality, evidence-based care," said Karen Ignagni, head of America's Health Insurance Plans, an industry group.

The measure is less broad than a version that passed the House in March that would have required insurers to pay for treatment for an expansive list of mental disorders. It would apply to group health plans covering more than 50 people.

(Editing by Maggie Fox and John O'Callaghan)

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