



**ARKANSAS INSURANCE DEPARTMENT
LEGAL DIVISION**

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**THE ARKANSAS MENTAL HEALTH PARITY ACT, ARKANSAS
ACT 1020 OF 1997, EFFECTIVE 90 DAYS FROM
ADJOURNMENT SINE DIE**

Act 1020 of 1997 applies to health benefit plans defined as group or blanket plans or policies for health care services, including indemnity and managed care plans, issued or delivered in this State by health care insurers. No later than 1 year after the effective date, the Act applies on the anniversary or start date of each plan, and applies to insurance companies, hospital & medical services corporations, or health maintenance organizations; but excludes application to small employer plans of 50 or less and individual health insurance policies and plans. The Act does not apply to limited benefit health policies, workers' compensation policies, long term care or Medicare Supplement, or to group/blanket plans when costs increase to at least 1.5%.

The Act requires each plan to offer mental health treatment on the same terms and conditions as other medical illnesses or treatment; but does not mandate equal coverage between preventive care coverage, and mental illness or developmental disorder treatments. It does not prohibit: carve-out arrangements, pre-admission screenings, prior authorization of services. It permits provision of services for community residential treatment programs, social rehabilitation programs and chemical dependency treatment or educational remediation.

Please direct your inquiries to Chief Counsel Jean Langford in the Legal Division at (501) 371-2820.

Mike Pickens
INSURANCE COMMISSIONER