



Opinion

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EDITORIAL

Simple fairness

A bill to close a loophole in the new federal mental health parity law should be approved.

Posted: Feb. 23, 2010 | (0) COMMENTS

A federal law that took effect Jan. 1 finally extended parity for mental health insurance coverage to American workers. Unfortunately for the thousands of employees at Wisconsin's small businesses, the new law didn't go far enough. But a bill that passed the state Senate and is expected to come to the floor of the Assembly soon provides a remedy. The Assembly should pass AB 512.

The legislation would close a loophole that exempts businesses that employ 50 or fewer employees. We think this is about basic fairness and that it will, in the end, be good for workers and their employers, no matter the size of the company.

The federal law requires companies that provide group health insurance to offer mental health coverage that is as generous as coverage for physical ailments. In the past, this often has not been the case. The state legislation would extend this requirement to smaller companies.

The Senate bill, sponsored by state Sen. Dave Hansen (D-Green Bay), passed 20-13 on Jan. 28. A companion measure in the Assembly is sponsored by Rep. Sandy Pasch (D-Whitefish Bay).

Some business groups complain that the new mandate will drive up health care costs. But a Congressional Budget Office study of the federal legislation predicted parity would increase premiums by less than one-half of 1%. That's a small price to pay for fairness. And it's likely that businesses will come out ahead in the long run if workers who have mental illnesses or substance abuse problems are treated quickly and effectively so they can return to the workforce.

As Hansen asked on the Senate floor, "What are the costs of not treating abuse and addiction?" The answer: A lot more than a half-percentage point increase in health care premiums. But if that's not the case, the bill also allows companies that can show parity increased insurance costs by more than a certain amount to opt out. Companies with fewer than 10 employees also can opt out.

The Hansen-Pasch bill is thoughtful, it's fair and it deserves passage.

Do you support the mental health parity legislation? To be considered for publication as a letter to the editor, e-mail your opinion to the [Journal Sentinel editorial department](#).

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