

Behavioral Health Disclosure to Florida Bright Health Policyholders Pursuant to Florida Statute § 627.4215

Bright Health maintains compliance with the federal Mental Health Parity and Addiction Equity Act (MHPAEA) as well as any Florida state requirements for coverage and parity of behavioral health care services. Bright Health will not impose more restrictive financial requirements or treatment limitations to mental health or substance use disorder benefits than those on medical/surgical benefits.

1. Annual or Lifetime Limits: annual or lifetime dollar limits for medical/surgical benefits must apply for the same (or higher) dollar limits for mental health or substance use disorder benefits

2. Parity as to other financial requirements and Quantitative Treatment Limitations:

- Other financial requirements: Bright Health must provide parity between medical/surgical benefits and mental health and substance use disorder benefits with regards to application of financial requirements (i.e., deductibles, coinsurance, copays, and out-of-pocket maximums)
- Quantitative Treatment Limits: parity between medical/surgical benefits and mental health or substance use disorder benefits must exist when it comes to numerical treatment limits (i.e., number of treatments, visits, or days of coverage)

3. Parity as to Non-Quantitative Treatment Limitations:

- Non-Quantitative Treatment Limitations are non-numerical limits on the scope or duration of benefits. Examples include medical management standards, prior authorization requirements, formulary design, and provider reimbursement.
- Bright Health is required to ensure that processes, strategies, evidentiary standards, and other factors used to apply the Non-Quantitative Treatment Limitations to mental health or substance use disorder benefits are comparable to and no more stringently applied than those for medical/surgical benefits, as written and in operation, within the same benefit classification.

4. Disclosures:

- Upon request, Bright Health must provide medical necessity criteria to enrollees, potential enrollees, and contracted providers
- Upon request, Bright Health must provide the reason for any denial of reimbursement or payment for mental health and substance use disorder benefits to enrollees

5. Florida Division of Consumer Services Contact Information: to submit inquiries or complaints to the state of Florida, contact the Florida Department of Financial Services, Division of Consumer Services:

Florida Department of Financial Services, Division of Consumer Services

Phone: 1-877-693-5236

Email: Consumer.Services@myfloridacfo.com

Hyperlink: <https://apps.fldfs.com/ESERVICE/Newrequest.aspx>